	First Dollar	30 - v07012009			First Dollar	r <b>40 - v0701200</b> 9			MC 2500	0 - v07012009			MC 3500	) - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual	Annual	Annual		Current Annual	Annual	Annual		Current Annual		Annual		Current Annual	Annual	Annual
<u>Age</u> 0	Premium Rate \$5,460	\$5,616	2.9%	<u>Age</u> 0	Premium Rate \$4,176	\$4,296	Premium Rate 2.9%	<u>Age</u> 0	Premium Rate \$3,504	Premium Rate \$3,600	2.7%	<u>Age</u> 0	Premium Rate \$2,784	\$2,868	3.0%
1	\$3,264	\$3,360	2.9%	1	\$2,508	\$2,580	2.9%	1	\$2,100	\$2,160	2.9%	1	\$1,680	\$1,728	2.9%
2	\$1,740 \$1,740	\$1,788 \$1,788	2.8% 2.8%	2	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	2	\$1,116 \$1.116	\$1,152 \$1,152	3.2% 3.2%	2	\$888 \$888	\$912 \$912	2.7% 2.7%
4	\$1,740	\$1,788	2.8%	4	\$1,332	\$1,368	2.7%	4	\$1,116	\$1,152	3.2%	4	\$888	\$912	2.7%
5 6	\$1,740	\$1,788	2.8%	5	\$1,332	\$1,368	2.7%	5	\$1,116	\$1,152	3.2%	5 6	\$888	\$912	2.7%
7	\$1,740 \$1,740	\$1,788 \$1,788	2.8% 2.8%	6 7	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	6 7	\$1,116 \$1,116	\$1,152 \$1,152	3.2% 3.2%	7	\$888 \$888	\$912 \$912	2.7% 2.7%
8	\$1,740	\$1,788	2.8%	8	\$1,332	\$1,368	2.7%	8	\$1,116	\$1,152	3.2%	8	\$888	\$912	2.7%
9	\$1,740	\$1,788	2.8%	9	\$1,332	\$1,368	2.7%	9	\$1,116	\$1,152	3.2%	9	\$888	\$912	2.7%
10 11	\$1,740 \$1.740	\$1,788 \$1,788	2.8% 2.8%	10 11	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	10 11	\$1,116 \$1.116	\$1,152 \$1,152	3.2% 3.2%	10 11	\$888 \$888	\$912 \$912	2.7% 2.7%
12	\$1,740	\$1,788	2.8%	12	\$1,332	\$1,368	2.7%	12	\$1,116	\$1,152	3.2%	12	\$888	\$912	2.7%
13	\$1,824	\$1,872	2.6%	13	\$1,392	\$1,428	2.6%	13	\$1,152	\$1,188	3.1%	13	\$924	\$960	3.9%
14 15	\$1,896 \$1,956	\$1,944 \$2,016	2.5% 3.1%	14 15	\$1,440 \$1,500	\$1,476 \$1,548	2.5% 3.2%	14 15	\$1,212 \$1,260	\$1,248 \$1,296	3.0% 2.9%	14 15	\$972 \$1,008	\$996 \$1,032	2.5% 2.4%
16	\$2,052	\$2,100	2.3%	16	\$1,560	\$1,608	3.1%	16	\$1,308	\$1,344	2.8%	16	\$1,044	\$1,068	2.3%
17	\$2,124	\$2,184	2.8%	17	\$1,632	\$1,680	2.9%	17	\$1,356	\$1,404	3.5%	17	\$1,080	\$1,116	3.3%
18 19	\$2,208 \$2,244	\$2,280 \$2,304	3.3% 2.7%	18 19	\$1,692 \$1,704	\$1,740 \$1,752	2.8% 2.8%	18 19	\$1,416 \$1,452	\$1,452 \$1,488	2.5% 2.5%	18 19	\$1,128 \$1,176	\$1,164 \$1,200	3.2% 2.0%
20	\$2,292	\$2,352	2.6%	20	\$1,752	\$1,800	2.7%	20	\$1,488	\$1,536	3.2%	20	\$1,200	\$1,224	2.0%
21	\$2,352	\$2,424	3.1%	21	\$1,788	\$1,848	3.4%	21	\$1,524	\$1,572	3.1%	21	\$1,236	\$1,272	2.9%
22 23	\$2,400 \$2,460	\$2,472 \$2,520	3.0% 2.4%	22 23	\$1,836 \$1,872	\$1,884 \$1,920	2.6% 2.6%	22 23	\$1,572 \$1,620	\$1,620 \$1,656	3.1% 2.2%	22 23	\$1,272 \$1,308	\$1,308 \$1,344	2.8% 2.8%
23	\$2,508	\$2,580	2.9%	24	\$1,920	\$1,980	3.1%	24	\$1,668	\$1,716	2.9%	24	\$1,344	\$1,392	3.6%
25	\$2,556	\$2,628	2.8%	25	\$1,956	\$2,016	3.1%	25	\$1,704	\$1,752	2.8%	25	\$1,392	\$1,428	2.6%
26	\$2,604	\$2,676	2.8%	26	\$1,992	\$2,052	3.0%	26	\$1,752	\$1,800	2.7%	26	\$1,428	\$1,464	2.5%
27 28	\$2,676 \$2,784	\$2,748 \$2,868	2.7% 3.0%	27 28	\$2,040 \$2,124	\$2,088 \$2,184	2.4% 2.8%	27 28	\$1,812 \$1,896	\$1,860 \$1,944	2.6% 2.5%	27 28	\$1,464 \$1,548	\$1,500 \$1,596	2.5% 3.1%
29	\$2,904	\$2,988	2.9%	29	\$2,208	\$2,280	3.3%	29	\$1,980	\$2,040	3.0%	29	\$1,632	\$1,680	2.9%
30 31	\$3,024	\$3,108	2.8%	30 31	\$2,316	\$2,376	2.6%	30 31	\$2,088	\$2,148	2.9%	30 31	\$1,704	\$1,752	2.8% 3.4%
31	\$3,144 \$3,264	\$3,228 \$3,360	2.7% 2.9%	32	\$2,400 \$2,496	\$2,472 \$2,568	3.0% 2.9%	31	\$2,172 \$2,280	\$2,232 \$2,340	2.8% 2.6%	32	\$1,788 \$1,872	\$1,848 \$1,920	2.6%
33	\$3,312	\$3,396	2.5%	33	\$2,532	\$2,604	2.8%	33	\$2,316	\$2,376	2.6%	33	\$1,908	\$1,968	3.1%
34	\$3,348	\$3,444	2.9%	34	\$2,556	\$2,628	2.8%	34	\$2,364	\$2,436	3.0%	34	\$1,944	\$2,004	3.1%
35 36	\$3,396 \$3,432	\$3,492 \$3,528	2.8% 2.8%	35 36	\$2,592 \$2,616	\$2,664 \$2,700	2.8% 3.2%	35 36	\$2,400 \$2,448	\$2,472 \$2,508	3.0% 2.5%	35 36	\$1,980 \$2,028	\$2,040 \$2,076	3.0% 2.4%
37	\$3,480	\$3,588	3.1%	37	\$2,664	\$2,736	2.7%	37	\$2,496	\$2,568	2.9%	37	\$2,076	\$2,136	2.9%
38	\$3,576	\$3,672	2.7%	38	\$2,724	\$2,796	2.6%	38	\$2,568	\$2,640	2.8%	38	\$2,136	\$2,196	2.8%
39 40	\$3,660 \$3,756	\$3,768 \$3,864	3.0% 2.9%	39 40	\$2,796 \$2,868	\$2,880 \$2,940	3.0% 2.5%	39 40	\$2,640 \$2,724	\$2,724 \$2,796	3.2% 2.6%	39 40	\$2,196 \$2,280	\$2,268 \$2,340	3.3% 2.6%
41	\$3,840	\$3,948	2.8%	41	\$2,928	\$3,012	2.9%	41	\$2,796	\$2,880	3.0%	41	\$2,340	\$2,412	3.1%
42	\$3,936	\$4,044	2.7%	42	\$3,000	\$3,084	2.8%	42	\$2,880	\$2,952	2.5%	42	\$2,400	\$2,472	3.0%
43 44	\$4,140 \$4,356	\$4,248 \$4,476	2.6% 2.8%	43 44	\$3,156 \$3,324	\$3,240 \$3,408	2.7% 2.5%	43 44	\$3,048 \$3,228	\$3,144 \$3,324	3.1% 3.0%	43 44	\$2,556 \$2,712	\$2,628 \$2,784	2.8% 2.7%
45	\$4,572	\$4,692	2.6%	45	\$3,480	\$3,588	3.1%	45	\$3,396	\$3,492	2.8%	45	\$2,868	\$2,940	2.5%
46	\$4,788	\$4,920	2.8%	46	\$3,648	\$3,756	3.0%	46	\$3,576	\$3,672	2.7%	46	\$3,012	\$3,096	2.8%
47 48	\$5,004 \$5,172	\$5,136 \$5,328	2.6% 3.0%	47 48	\$3,816 \$3,960	\$3,924 \$4,068	2.8% 2.7%	47 48	\$3,756 \$3,900	\$3,864 \$4,020	2.9% 3.1%	47 48	\$3,156 \$3,300	\$3,240 \$3,384	2.7% 2.5%
49	\$5,364	\$5,520	2.9%	49	\$4,092	\$4,212	2.9%	49	\$4,068	\$4,188	2.9%	49	\$3,432	\$3,528	2.8%
50	\$5,544	\$5,700	2.8%	50	\$4,236	\$4,356	2.8%	50	\$4,224	\$4,344	2.8%	50	\$3,576	\$3,672	2.7%
51 52	\$5,736 \$5,928	\$5,904 \$6,096	2.9% 2.8%	51 52	\$4,380 \$4,524	\$4,500 \$4,656	2.7% 2.9%	51 52	\$4,380 \$4,536	\$4,500 \$4,668	2.7% 2.9%	51 52	\$3,720 \$3,852	\$3,816 \$3,960	2.6% 2.8%
53	\$6,156	\$6,336	2.9%	53	\$4,704	\$4,836	2.8%	53	\$4,740	\$4,884	3.0%	53	\$4,032	\$4,152	3.0%
54	\$6,396	\$6,576	2.8%	54	\$4,884	\$5,028	2.9%	54	\$4,932	\$5,076	2.9%	54	\$4,200	\$4,320	2.9%
55 56	\$6,624 \$6,864	\$6,816 \$7,068	2.9% 3.0%	55 56	\$5,064 \$5,244	\$5,208 \$5,388	2.8% 2.7%	55 56	\$5,136 \$5,340	\$5,280 \$5,496	2.8% 2.9%	55 56	\$4,380 \$4,536	\$4,500 \$4,668	2.7% 2.9%
56 57	\$7,092	\$7,000 \$7,296	2.9%	56 57	\$5,244 \$5,424	\$5,568	2.7%	57	\$5,540 \$5,532	\$5,496 \$5,688	2.8%	56 57	\$4,536 \$4,716	\$4,848	2.8%
58	\$7,488	\$7,704	2.9%	58	\$5,724	\$5,892	2.9%	58	\$5,868	\$6,024	2.7%	58	\$5,004	\$5,136	2.6%
59 60	\$7,872	\$8,100	2.9% 2.9%	59 60	\$6,012 \$6,212	\$6,192 \$6,492	3.0% 2.9%	59 60	\$6,180 \$6,516	\$6,360 \$6,696	2.9% 2.8%	59 60	\$5,292 \$5,568	\$5,436 \$5,724	2.7% 2.8%
61	\$8,268 \$8,652	\$8,508 \$8,892	2.9%	61	\$6,312 \$6,600	\$6,492 \$6,792	2.9%	61	\$6,828	\$6,696 \$7,020	2.8%	61	\$5,568 \$5,856	\$5,724 \$6,012	2.8%
62	\$9,048	\$9,300	2.8%	62	\$6,912	\$7,104	2.8%	62	\$7,164	\$7,368	2.8%	62	\$6,132	\$6,300	2.7%
63 64	\$9,528 \$10,008	\$9,792 \$10,296	2.8% 2.9%	63 64	\$7,272 \$7,644	\$7,476 \$7,860	2.8% 2.8%	63 64	\$7,548 \$7,920	\$7,752 \$8,148	2.7% 2.9%	63 64	\$6,456 \$6,792	\$6,648 \$6,984	3.0% 2.8%
65+	\$10,008 \$10,500	\$10,296	2.9% 2.7%	65+	\$7,644 \$8,016	\$7,860 \$8,244	2.8%	65+	\$7,920 \$8,316	\$8,148 \$8,556	2.9% 2.9%	65+	\$6,792 \$7,128	\$6,984 \$7,320	2.7%
															Page 1 of

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	MC 5000	- v07012009			MC 750	0 - v07012009			Value 150	00 - v07012009			Value 250	00 - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual	Annual Date	Annual		Current Annual	Annual	Annual		Current Annual		Annual Bata		Current Annual	Annual	Annual
<u>Age</u> 0	Premium Rate \$2,424	\$2,496	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$1,920	Premium Rate \$1,980	Premium Rate 3.1%	<u>Age</u> 0	Premium Rate \$3,384	\$3,480	Premium Rate 2.8%	<u>Age</u> 0	\$2,568	\$2,640	Premium Rate 2.8%
1	\$1,464	\$1,500	2.5%	1	\$1,152	\$1,188	3.1%	1	\$2,028	\$2,076	2.4%	1	\$1,536	\$1,584	3.1%
2	\$780 \$780	\$792 \$792	1.5% 1.5%	2	\$612 \$612	\$624 \$624	2.0% 2.0%	2	\$1,080	\$1,116 \$1,116	3.3% 3.3%	2	\$828 \$828	\$852 \$852	2.9% 2.9%
3 4	\$780 \$780	\$792 \$792	1.5%	4	\$612 \$612	\$624 \$624	2.0%	3	\$1,080 \$1.080	\$1,116	3.3%	3 4	\$828	\$852 \$852	2.9%
5	\$780	\$792	1.5%	5	\$612	\$624	2.0%	5	\$1,080	\$1,116	3.3%	5	\$828	\$852	2.9%
6	\$780	\$792	1.5%	6	\$612	\$624	2.0%	6	\$1,080	\$1,116	3.3%	6	\$828	\$852	2.9%
7 8	\$780 \$780	\$792 \$792	1.5% 1.5%	7 8	\$612 \$612	\$624 \$624	2.0% 2.0%	7 8	\$1,080 \$1,080	\$1,116 \$1,116	3.3% 3.3%	7 8	\$828 \$828	\$852 \$852	2.9% 2.9%
9	\$780	\$792	1.5%	9	\$612	\$624	2.0%	9	\$1,080	\$1,116	3.3%	9	\$828	\$852	2.9%
10	\$780	\$792	1.5%	10	\$612	\$624	2.0%	10	\$1,080	\$1,116	3.3%	10	\$828	\$852	2.9%
11 12	\$780 \$780	\$792 \$792	1.5% 1.5%	11 12	\$612 \$612	\$624 \$624	2.0% 2.0%	11 12	\$1,080 \$1,080	\$1,116 \$1,116	3.3% 3.3%	11 12	\$828 \$828	\$852 \$852	2.9% 2.9%
13	\$760 \$816	\$792 \$840	2.9%	13	\$636	\$660	3.8%	13	\$1,060 \$1,116	\$1,116 \$1,152	3.2%	13	\$852	\$876	2.8%
14	\$840	\$864	2.9%	14	\$660	\$684	3.6%	14	\$1,176	\$1,200	2.0%	14	\$888	\$912	2.7%
15	\$876	\$900	2.7%	15	\$684	\$708	3.5%	15	\$1,224	\$1,260	2.9%	15	\$924	\$960	3.9%
16 17	\$912 \$936	\$936 \$972	2.6% 3.8%	16 17	\$708 \$756	\$732 \$768	3.4% 1.6%	16 17	\$1,260 \$1,308	\$1,296 \$1,344	2.9% 2.8%	16 17	\$972 \$1,008	\$996 \$1,032	2.5% 2.4%
18	\$984	\$1,008	2.4%	18	\$780	\$792	1.5%	18	\$1,368	\$1,416	3.5%	18	\$1,044	\$1,068	2.3%
19	\$1,020	\$1,044	2.4%	19	\$804	\$828	3.0%	19	\$1,404	\$1,440	2.6%	19	\$1,068	\$1,104	3.4%
20 21	\$1,044 \$1.068	\$1,068 \$1,104	2.3% 3.4%	20 21	\$828 \$852	\$852 \$876	2.9% 2.8%	20 21	\$1,440 \$1.464	\$1,476 \$1,500	2.5% 2.5%	20 21	\$1,092 \$1.128	\$1,128 \$1.164	3.3% 3.2%
22	\$1,104	\$1,140	3.3%	22	\$876	\$900	2.7%	22	\$1,500	\$1,548	3.2%	22	\$1,152	\$1,188	3.1%
23	\$1,140	\$1,176	3.2%	23	\$900	\$924	2.7%	23	\$1,536	\$1,584	3.1%	23	\$1,200	\$1,224	2.0%
24	\$1,176	\$1,200	2.0%	24	\$924	\$960	3.9%	24	\$1,572	\$1,620	3.1%	24	\$1,224	\$1,260	2.9%
25 26	\$1,212 \$1,248	\$1,248 \$1,284	3.0% 2.9%	25 26	\$960 \$984	\$984 \$1,008	2.5% 2.4%	25 26	\$1,620 \$1,656	\$1,656 \$1,704	2.2% 2.9%	25 26	\$1,260 \$1,296	\$1,296 \$1,332	2.9% 2.8%
27	\$1,272	\$1,308	2.8%	27	\$1,008	\$1,032	2.4%	27	\$1,692	\$1,740	2.8%	27	\$1,320	\$1,356	2.7%
28	\$1,344	\$1,392	3.6%	28	\$1,068	\$1,104	3.4%	28	\$1,776	\$1,836	3.4%	28	\$1,404	\$1,440	2.6%
29 30	\$1,428 \$1,488	\$1,464 \$1,536	2.5% 3.2%	29 30	\$1,116 \$1,176	\$1,152 \$1,200	3.2% 2.0%	29 30	\$1,860 \$1.944	\$1,908 \$2.004	2.6% 3.1%	29 30	\$1,464 \$1.536	\$1,500 \$1,584	2.5% 3.1%
31	\$1,560	\$1,608	3.1%	31	\$1,236	\$1,272	2.9%	31	\$2,028	\$2,076	2.4%	31	\$1,608	\$1,644	2.2%
32	\$1,632	\$1,680	2.9%	32	\$1,284	\$1,320	2.8%	32	\$2,112	\$2,172	2.8%	32	\$1,668	\$1,716	2.9%
33 34	\$1,668	\$1,716	2.9%	33	\$1,308	\$1,344	2.8%	33	\$2,148 \$2,172	\$2,208 \$2,232	2.8%	33	\$1,704	\$1,752	2.8%
34 35	\$1,704 \$1,728	\$1,752 \$1,776	2.8% 2.8%	34 35	\$1,332 \$1,368	\$1,368 \$1,416	2.7% 3.5%	34 35	\$2,172 \$2,208	\$2,232 \$2,280	2.8% 3.3%	34 35	\$1,740 \$1,764	\$1,788 \$1,824	2.8% 3.4%
36	\$1,764	\$1,824	3.4%	36	\$1,404	\$1,440	2.6%	36	\$2,256	\$2,316	2.7%	36	\$1,812	\$1,860	2.6%
37	\$1,812	\$1,860	2.6%	37	\$1,428	\$1,464	2.5%	37	\$2,280	\$2,340	2.6%	37	\$1,836	\$1,884	2.6%
38 39	\$1,860 \$1.920	\$1,908 \$1.980	2.6% 3.1%	38 39	\$1,476 \$1.512	\$1,512 \$1,560	2.4% 3.2%	38 39	\$2,352 \$2,412	\$2,424 \$2,484	3.1% 3.0%	38 39	\$1,884 \$1.944	\$1,932 \$2.004	2.5% 3.1%
40	\$1,980	\$2,040	3.0%	40	\$1,560	\$1,608	3.1%	40	\$2,484	\$2,556	2.9%	40	\$1,992	\$2,052	3.0%
41	\$2,040	\$2,088	2.4%	41	\$1,620	\$1,656	2.2%	41	\$2,544	\$2,616	2.8%	41	\$2,064	\$2,124	2.9%
42 43	\$2,100 \$2,232	\$2,160 \$2,292	2.9% 2.7%	42 43	\$1,656 \$1,752	\$1,704 \$1,800	2.9% 2.7%	42 43	\$2,604 \$2,760	\$2,676 \$2,844	2.8% 3.0%	42 43	\$2,112 \$2,244	\$2,172 \$2,304	2.8% 2.7%
44	\$2,364	\$2,436	3.0%	44	\$1,872	\$1,920	2.6%	44	\$2,760	\$3,000	2.9%	44	\$2,376	\$2,448	3.0%
45	\$2,496	\$2,568	2.9%	45	\$1,968	\$2,028	3.0%	45	\$3,048	\$3,144	3.1%	45	\$2,508	\$2,580	2.9%
46 47	\$2,616	\$2,700	3.2%	46 47	\$2,076	\$2,136 \$2,232	2.9%	46 47	\$3,204	\$3,300	3.0%	46 47	\$2,628	\$2,712	3.2%
47 48	\$2,760 \$2,880	\$2,844 \$2,952	3.0% 2.5%	47	\$2,172 \$2,268	\$2,232 \$2,328	2.8% 2.6%	47	\$3,360 \$3,504	\$3,456 \$3,600	2.9% 2.7%	47	\$2,760 \$2,880	\$2,844 \$2,952	3.0% 2.5%
49	\$3,000	\$3,084	2.8%	49	\$2,364	\$2,436	3.0%	49	\$3,624	\$3,732	3.0%	49	\$2,988	\$3,072	2.8%
50	\$3,120	\$3,204	2.7%	50	\$2,460	\$2,520	2.4%	50	\$3,768	\$3,876	2.9%	50	\$3,108	\$3,192	2.7%
51 52	\$3,240 \$3,360	\$3,336 \$3,456	3.0% 2.9%	51 52	\$2,556 \$2,640	\$2,628 \$2,724	2.8% 3.2%	51 52	\$3,888 \$4,032	\$4,008 \$4,152	3.1% 3.0%	51 52	\$3,216 \$3,348	\$3,312 \$3,444	3.0% 2.9%
53	\$3,516	\$3,612	2.7%	53	\$2,772	\$2,856	3.0%	53	\$4,200	\$4,320	2.9%	53	\$3,480	\$3,588	3.1%
54	\$3,660	\$3,768	3.0%	54	\$2,892	\$2,964	2.5%	54	\$4,380	\$4,500	2.7%	54	\$3,636	\$3,744	3.0%
55 56	\$3,816 \$3,972	\$3,924 \$4,080	2.8% 2.7%	55 56	\$3,012 \$3,132	\$3,096 \$3,216	2.8% 2.7%	55 56	\$4,536 \$4,704	\$4,668 \$4,836	2.9% 2.8%	55 56	\$3,780 \$3,936	\$3,888 \$4,044	2.9% 2.7%
56 57	\$3,972 \$4,116	\$4,080 \$4,236	2.7% 2.9%	56 57	\$3,132 \$3,240	\$3,216 \$3,336	3.0%	56	\$4,704 \$4,884	\$4,836 \$5,028	2.8%	56 57	\$3,936 \$4,068	\$4,044 \$4,188	2.7% 2.9%
58	\$4,368	\$4,488	2.7%	58	\$3,444	\$3,540	2.8%	58	\$5,148	\$5,292	2.8%	58	\$4,308	\$4,440	3.1%
59	\$4,620	\$4,752	2.9%	59	\$3,636	\$3,744	3.0%	59	\$5,436	\$5,580	2.6%	59	\$4,548	\$4,680	2.9%
60 61	\$4,860 \$5,100	\$4,992 \$5,244	2.7% 2.8%	60 61	\$3,828 \$4,032	\$3,936 \$4,152	2.8% 3.0%	60 61	\$5,712 \$5,988	\$5,868 \$6,156	2.7% 2.8%	60 61	\$4,800 \$5,028	\$4,932 \$5,172	2.8% 2.9%
62	\$5,100 \$5,352	\$5,244 \$5,508	2.9%	62	\$4,032 \$4,224	\$4,152 \$4,344	2.8%	62	\$6,276	\$6,444	2.7%	62	\$5,026 \$5,268	\$5,172 \$5,412	2.7%
63	\$5,640	\$5,796	2.8%	63	\$4,452	\$4,584	3.0%	63	\$6,600	\$6,792	2.9%	63	\$5,544	\$5,700	2.8%
64	\$5,928 \$6,216	\$6,096 \$6,306	2.8% 2.9%	64 65+	\$4,680 \$4,806	\$4,812 \$5,040	2.8%	64	\$6,936 \$7,272	\$7,128 \$7,476	2.8%	64	\$5,844 \$6,130	\$6,000	2.7%
65+	\$6,216	\$6,396	2.9%	+ca	\$4,896	\$5,040	2.9%	65+	\$1,212	\$7,476	2.8%	65+	\$6,120	\$6,288	2.7% Page 2 of

2.7% Page 2 of 45

	Value 5000	0 - v07012009			Value 800	0 - v07012009		н	igh D	eductible MC 3000	(HSA Compatik	ole) - 07012009	High D	eductible MC 5000	(HSA Compatil	ole) - 07012009
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual			Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate		Premium Rate	Age	Premium Rate				Age			Premium Rate	Age		Premium Rate	
0 1	\$2,100	\$2,160	2.9% 2.9%	0 1	\$1,524 \$912	\$1,572 \$936	3.1%		0	\$3,132	\$3,216	2.7% 2.6%	0 1	\$2,520	\$2,592	2.9%
2	\$1,260 \$672	\$1,296 \$696	3.6%	2	\$480	\$492	2.6% 2.5%		2	\$1,872 \$1,008	\$1,920 \$1,032	2.4%	2	\$1,512 \$804	\$1,560 \$828	3.2% 3.0%
3	\$672	\$696	3.6%	3	\$480	\$492	2.5%		3	\$1,008	\$1,032	2.4%	3	\$804	\$828	3.0%
4	\$672	\$696	3.6%	4	\$480	\$492	2.5%		4	\$1.008	\$1,032	2.4%	4	\$804	\$828	3.0%
5	\$672	\$696	3.6%	5	\$480	\$492	2.5%		5	\$1,008	\$1,032	2.4%	5	\$804	\$828	3.0%
6	\$672	\$696	3.6%	6	\$480	\$492	2.5%		6	\$1,008	\$1,032	2.4%	6	\$804	\$828	3.0%
7	\$672	\$696	3.6%	7	\$480	\$492	2.5%		7	\$1,008	\$1,032	2.4%	7	\$804	\$828	3.0%
8	\$672	\$696	3.6%	8	\$480	\$492	2.5%		8	\$1,008	\$1,032	2.4%	8	\$804	\$828	3.0%
9	\$672	\$696	3.6%	9	\$480	\$492	2.5%		9	\$1,008	\$1,032	2.4%	9	\$804	\$828	3.0%
10	\$672	\$696	3.6%	10	\$480	\$492	2.5%		10	\$1,008	\$1,032	2.4%	10	\$804	\$828	3.0%
11	\$672 \$672	\$696 *606	3.6%	11	\$480	\$492 \$402	2.5%		11 12	\$1,008	\$1,032	2.4%	11	\$804	\$828 \$828	3.0%
12 13	\$672 \$696	\$696 \$720	3.6% 3.4%	12 13	\$480 \$504	\$492 \$528	2.5% 4.8%		13	\$1,008 \$1,044	\$1,032 \$1,068	2.4% 2.3%	12 13	\$804 \$840	\$828 \$864	3.0% 2.9%
14	\$720	\$720 \$744	3.3%	14	\$540	\$552	2.2%		14	\$1,080	\$1,116	3.3%	14	\$864	\$888	2.8%
15	\$756	\$768	1.6%	15	\$552	\$564	2.2%		15	\$1.116	\$1.152	3.2%	15	\$900	\$924	2.7%
16	\$792	\$816	3.0%	16	\$576	\$588	2.1%		16	\$1,176	\$1,200	2.0%	16	\$936	\$972	3.8%
17	\$816	\$840	2.9%	17	\$600	\$612	2.0%		17	\$1,224	\$1,260	2.9%	17	\$984	\$1,008	2.4%
18	\$852	\$876	2.8%	18	\$624	\$636	1.9%		18	\$1,272	\$1,308	2.8%	18	\$1,020	\$1,044	2.4%
19	\$876	\$900	2.7%	19	\$636	\$660	3.8%		19	\$1,296	\$1,332	2.8%	19	\$1,128	\$1,164	3.2%
20	\$900	\$924	2.7%	20	\$660	\$684	3.6%		20	\$1,332	\$1,368	2.7%	20	\$1,080	\$1,116	3.3%
21	\$924	\$960	3.9%	21	\$672	\$696	3.6%		21 22	\$1,368	\$1,416	3.5%	21	\$1,104	\$1,140	3.3%
22 23	\$960 \$984	\$984 \$1,008	2.5% 2.4%	22 23	\$696 \$708	\$720 \$732	3.4% 3.4%		22 23	\$1,416 \$1,452	\$1,452 \$1,488	2.5% 2.5%	22 23	\$1,140 \$1,188	\$1,176 \$1,212	3.2% 2.0%
23	\$1.020	\$1,008	2.4%	23	\$708 \$732	\$756	3.3%		23 24	\$1,488	\$1,536	3.2%	23	\$1,188	\$1,212	2.9%
25	\$1,044	\$1.068	2.3%	25	\$768	\$780	1.6%		25	\$1,524	\$1,572	3.1%	25	\$1,248	\$1,284	2.9%
26	\$1,068	\$1,104	3.4%	26	\$780	\$792	1.5%		26	\$1,560	\$1,608	3.1%	26	\$1,284	\$1,320	2.8%
27	\$1,104	\$1,140	3.3%	27	\$804	\$828	3.0%		27	\$1,620	\$1,656	2.2%	27	\$1,320	\$1,356	2.7%
28	\$1,176	\$1,200	2.0%	28	\$840	\$864	2.9%		28	\$1,692	\$1,740	2.8%	28	\$1,404	\$1,440	2.6%
29	\$1,224	\$1,260	2.9%	29	\$888	\$912	2.7%		29	\$1,776	\$1,836	3.4%	29	\$1,464	\$1,500	2.5%
30	\$1,284	\$1,320	2.8%	30	\$924	\$960	3.9%		30	\$1,860	\$1,908	2.6%	30	\$1,536	\$1,584	3.1%
31 32	\$1,344 \$1,416	\$1,392 \$1,452	3.6% 2.5%	31 32	\$984 \$1,020	\$1,008 \$1,044	2.4% 2.4%		31 32	\$1,944 \$2,040	\$2,004 \$2,088	3.1% 2.4%	31 32	\$1,620 \$1,692	\$1,656 \$1,740	2.2% 2.8%
33	\$1,440	\$1,476	2.5%	33	\$1,044	\$1,068	2.3%		33	\$2,040	\$2,088	2.9%	33	\$1,716	\$1,764	2.8%
34	\$1,464	\$1,500	2.5%	34	\$1,068	\$1,104	3.4%		34	\$2,112	\$2,172	2.8%	34	\$1,752	\$1,800	2.7%
35	\$1,500	\$1,548	3.2%	35	\$1,092	\$1,128	3.3%		35	\$2,148	\$2,208	2.8%	35	\$1,788	\$1,848	3.4%
36	\$1,524	\$1,572	3.1%	36	\$1,104	\$1,140	3.3%		36	\$2,196	\$2,268	3.3%	36	\$1,836	\$1,884	2.6%
37	\$1,548	\$1,596	3.1%	37	\$1,128	\$1,164	3.2%		37	\$2,244	\$2,304	2.7%	37	\$1,872	\$1,920	2.6%
38	\$1,608	\$1,644	2.2%	38	\$1,176	\$1,200	2.0%		38	\$2,304	\$2,364	2.6%	38	\$1,920	\$1,980	3.1%
39	\$1,656	\$1,704	2.9%	39	\$1,212	\$1,248	3.0%		39	\$2,364	\$2,436	3.0%	39	\$1,980	\$2,040	3.0%
40	\$1,704 \$1,764	\$1,752	2.8%	40	\$1,248	\$1,284	2.9%		40 41	\$2,448 \$2,508	\$2,508	2.5%	40	\$2,052	\$2,100	2.3%
41 42	\$1,764 \$1,824	\$1,824 \$1,872	3.4% 2.6%	41 42	\$1,284 \$1,320	\$1,320 \$1,356	2.8% 2.7%		41 42	\$2,508 \$2,568	\$2,580 \$2,640	2.9% 2.8%	41 42	\$2,112 \$2,172	\$2,172 \$2.232	2.8% 2.8%
43	\$1,920	\$1,980	3.1%	43	\$1,404	\$1,440	2.6%		43	\$2,724	\$2,796	2.6%	43	\$2,304	\$2,364	2.6%
44	\$2,040	\$2,088	2.4%	44	\$1,476	\$1,512	2.4%		44	\$2,892	\$2,964	2.5%	44	\$2,448	\$2,508	2.5%
45	\$2,148	\$2,208	2.8%	45	\$1,560	\$1,608	3.1%		45	\$3,036	\$3,132	3.2%	45	\$2,580	\$2,652	2.8%
46	\$2,268	\$2,328	2.6%	46	\$1,644	\$1,692	2.9%		46	\$3,192	\$3,288	3.0%	46	\$2,712	\$2,784	2.7%
47	\$2,376	\$2,448	3.0%	47	\$1,728	\$1,776	2.8%		47	\$3,348	\$3,444	2.9%	47	\$2,844	\$2,928	3.0%
48	\$2,484	\$2,556	2.9%	48	\$1,812	\$1,860	2.6%		48	\$3,504	\$3,600	2.7%	48	\$2,976	\$3,060	2.8%
49	\$2,580	\$2,652 \$2,772	2.8%	49 50	\$1,884	\$1,932	2.5%		49	\$3,636	\$3,744	3.0% 2.9%	49	\$3,108	\$3,192	2.7%
50 51	\$2,700 \$2,796	\$2,772 \$2,880	2.7% 3.0%	50 51	\$1,956 \$2,040	\$2,016 \$2,088	3.1% 2.4%		50 51	\$3,780 \$3,912	\$3,888 \$4,032	2.9% 3.1%	50 51	\$3,228 \$3,348	\$3,324 \$3,444	3.0% 2.9%
52	\$2,904	\$2,988	2.9%	52	\$2,112	\$2,172	2.8%		52	\$4,056	\$4,176	3.0%	52	\$3,468	\$3,576	3.1%
53	\$3,024	\$3,108	2.8%	53	\$2,112	\$2,268	3.3%		53	\$4,236	\$4,356	2.8%	53	\$3,636	\$3,744	3.0%
54	\$3,168	\$3,252	2.7%	54	\$2,304	\$2,364	2.6%		54	\$4,416	\$4,536	2.7%	54	\$3,792	\$3,900	2.8%
55	\$3,300	\$3,384	2.5%	55	\$2,388	\$2,460	3.0%		55	\$4,596	\$4,716	2.6%	55	\$3,948	\$4,056	2.7%
56	\$3,420	\$3,516	2.8%	56	\$2,496	\$2,568	2.9%		56	\$4,776	\$4,908	2.8%	56	\$4,104	\$4,224	2.9%
57	\$3,564	\$3,660	2.7%	57	\$2,580	\$2,652	2.8%		57	\$4,944	\$5,088	2.9%	57	\$4,260	\$4,380	2.8%
58	\$3,768	\$3,876	2.9%	58	\$2,736	\$2,808	2.6%		58	\$5,244	\$5,388	2.7%	58	\$4,512	\$4,644	2.9%
59	\$3,984	\$4,092	2.7%	59	\$2,892	\$2,964	2.5%		59	\$5,532	\$5,688	2.8%	59	\$4,776	\$4,908	2.8%
60	\$4,200	\$4,320	2.9%	60	\$3,048	\$3,144	3.1%		60 61	\$5,820	\$5,988 \$6,076	2.9%	60	\$5,028 \$5,028	\$5,172	2.9% 2.7%
61 62	\$4,404 \$4,620	\$4,524 \$4,752	2.7% 2.9%	61 62	\$3,204 \$3,360	\$3,300 \$3,456	3.0% 2.9%		61 62	\$6,108 \$6,396	\$6,276 \$6,576	2.8% 2.8%	61 62	\$5,280 \$5,532	\$5,424 \$5,688	2.7%
63	\$4,872	\$4,752 \$5,004	2.9%	63	\$3,540	\$3,436 \$3,636	2.9%		63	\$6,744	\$6,936	2.8%	63	\$5,844	\$6,000	2.7%
64	\$5,112	\$5,256	2.8%	64	\$3,720	\$3,816	2.6%		64	\$7,080	\$7,284	2.9%	64	\$6,132	\$6,300	2.7%
65+	\$5,364	\$5,520	2.9%	65+	\$3,888	\$4,008	3.1%		65+	\$7,428	\$7,644	2.9%	65+	\$6,420	\$6,600	2.8% Page 3 of

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	Buy	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	_imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Age	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate
0	\$2,364	\$2,436	3.0%	0	\$3,300	\$3,384	2.5%	0	\$2,232	\$2,292	2.7%	0	\$1,932	\$1,992	3.1%
1	\$1,428	\$1,464	2.5%	1	\$1,968	\$2,028	3.0%	1	\$1,332	\$1,368	2.7%	1	\$1,152	\$1,188	3.1%
2	\$768 \$768	\$780 \$780	1.6% 1.6%	2	\$1,056 \$1,056	\$1,080 \$1,080	2.3% 2.3%	2	\$708 \$708	\$732 \$732	3.4% 3.4%	2	\$624 \$624	\$636 \$636	1.9% 1.9%
4	\$768	\$780	1.6%	4	\$1,056	\$1,080	2.3%	4	\$708	\$732 \$732	3.4%	4	\$624	\$636	1.9%
5	\$768	\$780	1.6%	5	\$1,056	\$1,080	2.3%	5	\$708	\$732	3.4%	5	\$624	\$636	1.9%
6 7	\$768	\$780	1.6%	6	\$1,056	\$1,080	2.3%	6 7	\$708	\$732	3.4%	6	\$624	\$636	1.9%
8	\$768 \$768	\$780 \$780	1.6% 1.6%	7 8	\$1,056 \$1,056	\$1,080 \$1,080	2.3% 2.3%	/ 8	\$708 \$708	\$732 \$732	3.4% 3.4%	7 8	\$624 \$624	\$636 \$636	1.9% 1.9%
9	\$768	\$780	1.6%	9	\$1,056	\$1,080	2.3%	9	\$708	\$732	3.4%	9	\$624	\$636	1.9%
10	\$768	\$780	1.6%	10	\$1,056	\$1,080	2.3%	10	\$708	\$732	3.4%	10	\$624	\$636	1.9%
11 12	\$768 \$768	\$780 \$780	1.6% 1.6%	11 12	\$1,056 \$1,056	\$1,080 \$1,080	2.3% 2.3%	11 12	\$708 \$708	\$732 \$732	3.4% 3.4%	11 12	\$624 \$624	\$636 \$636	1.9% 1.9%
13	\$792	\$816	3.0%	13	\$1,092	\$1,128	3.3%	13	\$708 \$732	\$756	3.3%	13	\$648	\$672	3.7%
14	\$828	\$852	2.9%	14	\$1,140	\$1,176	3.2%	14	\$780	\$792	1.5%	14	\$672	\$696	3.6%
15	\$852 \$888	\$876	2.8%	15	\$1,188	\$1,212	2.0%	15	\$804	\$828	3.0%	15 16	\$696 \$720	\$720 \$744	3.4%
16 17	\$888 \$924	\$912 \$960	2.7% 3.9%	16 17	\$1,236 \$1,284	\$1,272 \$1,320	2.9%	16 17	\$828 \$864	\$852 \$888	2.9% 2.8%	16 17	\$720 \$756	\$744 \$768	3.3% 1.6%
18	\$960	\$984	2.5%	18	\$1,332	\$1,368	2.7%	18	\$900	\$924	2.7%	18	\$792	\$816	3.0%
19	\$996	\$1,020	2.4%	19	\$1,368	\$1,416	3.5%	19	\$924	\$960	3.9%	19	\$816	\$840	2.9%
20 21	\$1,020 \$1,044	\$1,044 \$1,068	2.4% 2.3%	20 21	\$1,416 \$1,440	\$1,452 \$1,476	2.5% 2.5%	20 21	\$960 \$984	\$984 \$1,008	2.5% 2.4%	20 21	\$828 \$852	\$852 \$876	2.9% 2.8%
22	\$1,080	\$1,000	3.3%	22	\$1,440 \$1,488	\$1,476 \$1,536	3.2%	22	\$1,020	\$1,008	2.4%	22	\$876	\$900	2.7%
23	\$1,104	\$1,140	3.3%	23	\$1,524	\$1,572	3.1%	23	\$1,044	\$1,068	2.3%	23	\$900	\$924	2.7%
24	\$1,140	\$1,176	3.2%	24	\$1,560	\$1,608	3.1%	24	\$1,068	\$1,104	3.4%	24	\$936	\$972	3.8%
25 26	\$1,188 \$1,212	\$1,212 \$1,248	2.0% 3.0%	25 26	\$1,620 \$1,656	\$1,656 \$1,704	2.2% 2.9%	25 26	\$1,104 \$1,128	\$1,140 \$1,164	3.3% 3.2%	25 26	\$972 \$996	\$996 \$1,020	2.5% 2.4%
27	\$1,248	\$1,284	2.9%	27	\$1,692	\$1,740	2.8%	27	\$1,176	\$1,704	2.0%	27	\$1,020	\$1,044	2.4%
28	\$1,308	\$1,344	2.8%	28	\$1,776	\$1,836	3.4%	28	\$1,236	\$1,272	2.9%	28	\$1,068	\$1,104	3.4%
29 30	\$1,392	\$1,428	2.6% 2.5%	29 30	\$1,872	\$1,920	2.6% 3.1%	29 30	\$1,296	\$1,332	2.8% 3.5%	29 30	\$1,128 \$1.188	\$1,164	3.2% 2.0%
30 31	\$1,452 \$1,524	\$1,488 \$1,572	2.5% 3.1%	30 31	\$1,956 \$2,052	\$2,016 \$2,100	3.1% 2.3%	30 31	\$1,356 \$1,428	\$1,404 \$1,464	3.5% 2.5%	30 31	\$1,188 \$1,248	\$1,212 \$1,284	2.0%
32	\$1,596	\$1,632	2.3%	32	\$2,136	\$2,196	2.8%	32	\$1,488	\$1,536	3.2%	32	\$1,296	\$1,332	2.8%
33	\$1,632	\$1,680	2.9%	33	\$2,184	\$2,244	2.7%	33	\$1,524	\$1,572	3.1%	33	\$1,320	\$1,356	2.7%
34 35	\$1,656 \$1,692	\$1,704 \$1,740	2.9% 2.8%	34 35	\$2,232 \$2,268	\$2,292 \$2,328	2.7% 2.6%	34 35	\$1,548 \$1,596	\$1,596 \$1,632	3.1% 2.3%	34 35	\$1,344 \$1,392	\$1,392 \$1,428	3.6% 2.6%
36	\$1,728	\$1,776	2.8%	36	\$2,304	\$2,364	2.6%	36	\$1,620	\$1,656	2.2%	36	\$1,416	\$1,452	2.5%
37	\$1,752	\$1,800	2.7%	37	\$2,340	\$2,412	3.1%	37	\$1,656	\$1,704	2.9%	37	\$1,440	\$1,476	2.5%
38	\$1,824	\$1,872	2.6%	38	\$2,412	\$2,484	3.0%	38	\$1,704	\$1,752	2.8%	38	\$1,488	\$1,536	3.2%
39 40	\$1,872 \$1,932	\$1,920 \$1,992	2.6% 3.1%	39 40	\$2,496 \$2,568	\$2,568 \$2,640	2.9% 2.8%	39 40	\$1,752 \$1,812	\$1,800 \$1,860	2.7% 2.6%	39 40	\$1,524 \$1,572	\$1,572 \$1,620	3.1% 3.1%
41	\$1,980	\$2,040	3.0%	41	\$2,628	\$2,712	3.2%	41	\$1,872	\$1,920	2.6%	41	\$1,632	\$1,680	2.9%
42	\$2,052	\$2,100	2.3%	42	\$2,712	\$2,784	2.7%	42	\$1,920	\$1,980	3.1%	42	\$1,668	\$1,716	2.9%
43 44	\$2,172 \$2.304	\$2,232 \$2,364	2.8% 2.6%	43 44	\$2,880 \$3.036	\$2,952 \$3.132	2.5% 3.2%	43 44	\$2,040 \$2,160	\$2,088 \$2,220	2.4% 2.8%	43 44	\$1,776 \$1.884	\$1,836 \$1.932	3.4% 2.5%
45	\$2,304 \$2.424	\$2,364 \$2.496	3.0%	45	\$3,036 \$3,204	\$3,132 \$3.300	3.2%	44	\$2,160 \$2.280	\$2,220 \$2.340	2.6%	45	\$1,004 \$1.980	\$1,932 \$2.040	3.0%
46	\$2,556	\$2,628	2.8%	46	\$3,372	\$3,468	2.8%	46	\$2,400	\$2,472	3.0%	46	\$2,088	\$2,148	2.9%
47	\$2,688	\$2,760	2.7%	47	\$3,528	\$3,624	2.7%	47	\$2,520	\$2,592	2.9%	47	\$2,184	\$2,244	2.7%
48 49	\$2,796 \$2,928	\$2,880 \$3,012	3.0% 2.9%	48 49	\$3,672 \$3,828	\$3,780 \$3,936	2.9% 2.8%	48 49	\$2,628 \$2,736	\$2,712 \$2,808	3.2% 2.6%	48 49	\$2,292 \$2,388	\$2,352 \$2,460	2.6% 3.0%
50	\$3,036	\$3,132	3.2%	50	\$3,984	\$4,092	2.7%	50	\$2,844	\$2,928	3.0%	50	\$2,484	\$2,556	2.9%
51	\$3,156	\$3,240	2.7%	51	\$4,116	\$4,236	2.9%	51	\$2,964	\$3,048	2.8%	51	\$2,580	\$2,652	2.8%
52 53	\$3,276 \$3,420	\$3,372 \$3,516	2.9% 2.8%	52 53	\$4,272 \$4,464	\$4,392 \$4,596	2.8% 3.0%	52 53	\$3,084 \$3,204	\$3,168 \$3,300	2.7% 3.0%	52 53	\$2,676 \$2,796	\$2,748 \$2.880	2.7% 3.0%
53 54	\$3,420 \$3,576	\$3,672	2.7%	53 54	\$4,464 \$4,656	\$4,596 \$4,788	2.8%	53 54	\$3,204 \$3,348	\$3,444	2.9%	53 54	\$2,796 \$2,916	\$2,000	2.9%
55	\$3,720	\$3,816	2.6%	55	\$4,836	\$4,968	2.7%	55	\$3,480	\$3,588	3.1%	55	\$3,036	\$3,132	3.2%
56	\$3,864	\$3,972	2.8%	56	\$5,028	\$5,172	2.9%	56	\$3,624	\$3,732	3.0%	56	\$3,156	\$3,240	2.7%
57 58	\$4,020 \$4,260	\$4,128 \$4,380	2.7% 2.8%	57 58	\$5,220 \$5,520	\$5,364 \$5,676	2.8% 2.8%	57 58	\$3,768 \$3,996	\$3,876 \$4,104	2.9% 2.7%	57 58	\$3,276 \$3,468	\$3,372 \$3,576	2.9% 3.1%
59	\$4,488	\$4,620	2.9%	59	\$5,820	\$5,988	2.9%	59	\$4,224	\$4,344	2.8%	59	\$3,672	\$3,780	2.9%
60	\$4,728	\$4,860	2.8%	60	\$6,132	\$6,300	2.7%	60	\$4,440	\$4,560	2.7%	60	\$3,864	\$3,972	2.8%
61	\$4,968	\$5,112	2.9%	61	\$6,432	\$6,624	3.0%	61	\$4,668	\$4,800	2.8%	61	\$4,056	\$4,176	3.0%
62 63	\$5,220 \$5,496	\$5,364 \$5,652	2.8% 2.8%	62 63	\$6,744 \$7,116	\$6,936 \$7,308	2.8% 2.7%	62 63	\$4,896 \$5,148	\$5,040 \$5,292	2.9% 2.8%	62 63	\$4,260 \$4,488	\$4,380 \$4,620	2.8% 2.9%
64	\$5,772	\$5,940	2.9%	64	\$7,464	\$7,680	2.9%	64	\$5,424	\$5,568	2.7%	64	\$4,716	\$4,848	2.8%
65+	\$6,060	\$6,228	2.8%	65+	\$7,824	\$8,040	2.8%	65+	\$5,688	\$5,844	2.7%	65+	\$4,944	\$5,088	2.9%

<u>Age</u> 0	Current Annual Premium Rate \$1,692	Proposed Annual Premium Rate \$1,740	Change in Annual Premium Rate 2.8%
1	\$1,020	\$1,044	2.4%
2	\$540	\$552	2.2%
3	\$540	\$552	2.2%
4	\$540	\$552	2.2%
5	\$540	\$552	2.2%
6	\$540	\$552	2.2%
7	\$540	\$552	2.2%
8	\$540	\$552	2.2%
9	\$540	\$552	2.2%
10	\$540	\$552	2.2%
11	\$540	\$552	2.2%
12	\$540	\$552	2.2%
13	\$564	\$576	2.1%
14	\$588	\$600	2.0%
15	\$612	\$624	2.0%
16	\$636	\$660	3.8%
17	\$660	\$684	3.6%
18	\$684	\$708	3.5%
19 20	\$696	\$720 \$744	3.4%
20 21	\$720 \$732	\$744 \$756	3.3% 3.3%
22	\$768	\$780 \$780	1.6%
23	\$708 \$792	\$816	3.0%
24	\$816	\$840	2.9%
25	\$840	\$864	2.9%
26	\$864	\$888	2.8%
27	\$888	\$912	2.7%
28	\$924	\$960	3.9%
29	\$984	\$1,008	2.4%
30	\$1,032	\$1,056	2.3%
31	\$1,080	\$1,116	3.3%
32	\$1,128	\$1,164	3.2%
33	\$1,152	\$1,188	3.1%
34	\$1,188	\$1,212	2.0%
35	\$1,212	\$1,248	3.0%
36	\$1,224	\$1,260	2.9%
37	\$1,248	\$1,284	2.9%
38	\$1,296	\$1,332	2.8%
39	\$1,332	\$1,368	2.7%
40	\$1,368	\$1,416	3.5%
41 42	\$1,416 \$1,452	\$1,452 \$1,488	2.5% 2.5%
42	\$1,452 \$1,548	\$1,400 \$1,596	3.1%
44	\$1,644	\$1,692	2.9%
45	\$1,728	\$1,776	2.8%
46	\$1,824	\$1,872	2.6%
47	\$1,908	\$1,968	3.1%
48	\$1,992	\$2,052	3.0%
49	\$2,076	\$2,136	2.9%
50	\$2,160	\$2,220	2.8%
51	\$2,256	\$2,316	2.7%
52	\$2,328	\$2,388	2.6%
53	\$2,424	\$2,496	3.0%
54	\$2,544	\$2,616	2.8%
55	\$2,640	\$2,724	3.2%
56	\$2,748	\$2,820	2.6%
57	\$2,844	\$2,928	3.0%
58	\$3,024	\$3,108	2.8%
59	\$3,192	\$3,288	3.0%
60	\$3,372	\$3,468	2.8%
61 62	\$3,540 \$2,720	\$3,636	2.7%
62	\$3,720 \$3,900	\$3,816	2.6% 3.1%
63 64	\$3,900 \$4,104	\$4,020 \$4,224	3.1% 2.9%
65+	\$4,104 \$4,308	\$4,224 \$4,440	3.1%
03+	ψ+,500	Ψ+,++0	J. 1 /0

	First Dollar	r 30 - v07012009			First Dolla	r 40 - v07012009			MC 250	0 - v07012009			MC 350	) - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual	Annual Description	Annual		Current Annual	Annual	Annual		Current Annual		Annual		Current Annual	Annual	Annual
<u>Age</u> 0	Premium Rate \$5,796	\$5,964	2.9%	<u>Age</u> 0	Premium Rate \$4,428	\$4,548	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$3,720	\$3,816	Premium Rate 2.6%	<u>Age</u> 0	\$2,964	\$3,048	Premium Rate 2.8%
1	\$3,480	\$3,588	3.1%	1	\$2,664	\$2,736	2.7%	1	\$2,232	\$2,292	2.7%	1	\$1,776	\$1,836	3.4%
2	\$1,860 \$1.860	\$1,908 \$1.908	2.6% 2.6%	2	\$1,416	\$1,452	2.5% 2.5%	2	\$1,200 \$1,200	\$1,224	2.0% 2.0%	2	\$960 \$960	\$984 \$984	2.5% 2.5%
3	\$1,860 \$1,860	\$1,908	2.6%	3	\$1,416 \$1,416	\$1,452 \$1,452	2.5%	3	\$1,200 \$1,200	\$1,224 \$1,224	2.0%	3 4	\$960 \$960	\$984 \$984	2.5%
5	\$1,860	\$1,908	2.6%	5	\$1,416	\$1,452	2.5%	5	\$1,200	\$1,224	2.0%	5	\$960	\$984	2.5%
6	\$1,860	\$1,908	2.6%	6	\$1,416	\$1,452	2.5%	6	\$1,200	\$1,224	2.0%	6	\$960	\$984	2.5%
7 8	\$1,860 \$1,860	\$1,908 \$1,908	2.6% 2.6%	7 8	\$1,416 \$1,416	\$1,452 \$1,452	2.5% 2.5%	7 8	\$1,200 \$1,200	\$1,224 \$1,224	2.0% 2.0%	7 8	\$960 \$960	\$984 \$984	2.5% 2.5%
9	\$1,860	\$1,908	2.6%	9	\$1,416	\$1,452	2.5%	9	\$1,200	\$1,224	2.0%	9	\$960	\$984	2.5%
10	\$1,860	\$1,908	2.6%	10	\$1,416	\$1,452	2.5%	10	\$1,200	\$1,224	2.0%	10	\$960	\$984	2.5%
11 12	\$1,860 \$1.860	\$1,908 \$1,908	2.6% 2.6%	11 12	\$1,416 \$1,416	\$1,452 \$1,452	2.5% 2.5%	11 12	\$1,200 \$1,200	\$1,224 \$1,224	2.0% 2.0%	11 12	\$960 \$960	\$984 \$984	2.5% 2.5%
13	\$1,932	\$1,992	3.1%	13	\$1,476	\$1,512	2.4%	13	\$1,236	\$1,272	2.9%	13	\$996	\$1,020	2.4%
14	\$2,004	\$2,064	3.0%	14	\$1,536	\$1,584	3.1%	14	\$1,284	\$1,320	2.8%	14	\$1,032	\$1,056	2.3%
15 16	\$2,088 \$2,172	\$2,148 \$2,232	2.9% 2.8%	15 16	\$1,596 \$1,656	\$1,632 \$1,704	2.3% 2.9%	15 16	\$1,332 \$1,392	\$1,368 \$1,428	2.7% 2.6%	15 16	\$1,068 \$1,104	\$1,104 \$1,140	3.4% 3.3%
17	\$2,172	\$2,328	2.6%	17	\$1,728	\$1,776	2.8%	17	\$1,452	\$1,488	2.5%	17	\$1,152	\$1,188	3.1%
18	\$2,352	\$2,424	3.1%	18	\$1,788	\$1,848	3.4%	18	\$1,500	\$1,548	3.2%	18	\$1,200	\$1,224	2.0%
19	\$2,376	\$2,448	3.0%	19	\$1,824	\$1,872	2.6%	19	\$1,548	\$1,596	3.1%	19	\$1,248	\$1,284	2.9%
20 21	\$2,448 \$2.496	\$2,508 \$2.568	2.5% 2.9%	20 21	\$1,860 \$1,908	\$1,908 \$1,968	2.6% 3.1%	20 21	\$1,596 \$1.632	\$1,632 \$1,680	2.3% 2.9%	20 21	\$1,272 \$1,308	\$1,308 \$1.344	2.8% 2.8%
22	\$2,556	\$2,628	2.8%	22	\$1,944	\$2,004	3.1%	22	\$1,680	\$1,728	2.9%	22	\$1,344	\$1,392	3.6%
23	\$2,604	\$2,676	2.8%	23	\$1,992	\$2,052	3.0%	23	\$1,716	\$1,764	2.8%	23	\$1,392	\$1,428	2.6%
24 25	\$2,676 \$2,724	\$2,748 \$2,796	2.7% 2.6%	24 25	\$2,040 \$2,076	\$2,088 \$2,136	2.4% 2.9%	24 25	\$1,764 \$1,824	\$1,824 \$1,872	3.4% 2.6%	24 25	\$1,440 \$1,476	\$1,476 \$1,512	2.5% 2.4%
26	\$2,772	\$2,856	3.0%	26	\$2,124	\$2,184	2.8%	26	\$1,872	\$1,920	2.6%	26	\$1,512	\$1,560	3.2%
27	\$2,832	\$2,916	3.0%	27	\$2,160	\$2,220	2.8%	27	\$1,908	\$1,968	3.1%	27	\$1,548	\$1,596	3.1%
28 29	\$2,964 \$3.096	\$3,048 \$3.180	2.8% 2.7%	28 29	\$2,268 \$2.352	\$2,328 \$2.424	2.6% 3.1%	28 29	\$2,004 \$2,112	\$2,064 \$2,172	3.0% 2.8%	28 29	\$1,644 \$1.728	\$1,692 \$1,776	2.9% 2.8%
30	\$3,096 \$3,216	\$3,312	3.0%	30	\$2,352 \$2,460	\$2,424 \$2,520	2.4%	30	\$2,112 \$2,208	\$2,172 \$2,280	3.3%	30	\$1,726 \$1,824	\$1,776 \$1,872	2.6%
31	\$3,348	\$3,444	2.9%	31	\$2,556	\$2,628	2.8%	31	\$2,316	\$2,376	2.6%	31	\$1,908	\$1,968	3.1%
32	\$3,468	\$3,576	3.1%	32	\$2,640	\$2,724	3.2%	32	\$2,412	\$2,484	3.0%	32	\$1,980	\$2,040	3.0%
33 34	\$3,528 \$3,564	\$3,624 \$3,660	2.7% 2.7%	33 34	\$2,688 \$2,724	\$2,760 \$2,796	2.7% 2.6%	33 34	\$2,472 \$2,508	\$2,532 \$2,580	2.4% 2.9%	33 34	\$2,040 \$2,076	\$2,088 \$2,136	2.4% 2.9%
35	\$3,612	\$3,720	3.0%	35	\$2,760	\$2,844	3.0%	35	\$2,556	\$2,628	2.8%	35	\$2,112	\$2,172	2.8%
36	\$3,648	\$3,756	3.0%	36	\$2,784	\$2,868	3.0%	36	\$2,604	\$2,676	2.8%	36	\$2,148	\$2,208	2.8%
37 38	\$3,696 \$3.792	\$3,804 \$3.900	2.9% 2.8%	37 38	\$2,820 \$2.904	\$2,904 \$2.988	3.0% 2.9%	37 38	\$2,640 \$2,736	\$2,724 \$2.808	3.2% 2.6%	37 38	\$2,196 \$2,268	\$2,268 \$2.328	3.3% 2.6%
39	\$3,888	\$4,008	3.1%	39	\$2,964	\$3,048	2.8%	39	\$2,808	\$2,892	3.0%	39	\$2,340	\$2,412	3.1%
40	\$3,984	\$4,092	2.7%	40	\$3,036	\$3,132	3.2%	40	\$2,904	\$2,988	2.9%	40	\$2,412	\$2,484	3.0%
41 42	\$4,080 \$4,176	\$4,200 \$4,296	2.9% 2.9%	41 42	\$3,120 \$3,192	\$3,204 \$3,288	2.7% 3.0%	41 42	\$2,976 \$3,060	\$3,060 \$3,156	2.8% 3.1%	41 42	\$2,496 \$2,556	\$2,568 \$2,628	2.9% 2.8%
43	\$4,404	\$4,524	2.7%	43	\$3,360	\$3,456	2.9%	43	\$3,240	\$3,336	3.0%	43	\$2,724	\$2,796	2.6%
44	\$4,632	\$4,764	2.8%	44	\$3,540	\$3,636	2.7%	44	\$3,432	\$3,528	2.8%	44	\$2,880	\$2,952	2.5%
45 46	\$4,860 \$5,088	\$4,992 \$5,232	2.7% 2.8%	45 46	\$3,720 \$3,876	\$3,816 \$3,984	2.6% 2.8%	45 46	\$3,612 \$3,804	\$3,720 \$3,912	3.0% 2.8%	45 46	\$3,036 \$3,192	\$3,132 \$3,288	3.2% 3.0%
47	\$5,066 \$5,316	\$5,232 \$5,472	2.9%	47	\$4,056	\$4,176	3.0%	47	\$3,984	\$4,092	2.7%	47	\$3,360	\$3,456	2.9%
48	\$5,508	\$5,664	2.8%	48	\$4,212	\$4,332	2.8%	48	\$4,164	\$4,272	2.6%	48	\$3,516	\$3,612	2.7%
49	\$5,712 \$5,004	\$5,868	2.7%	49	\$4,368	\$4,488	2.7%	49	\$4,320	\$4,452	3.1%	49	\$3,648	\$3,756	3.0%
50 51	\$5,904 \$6,108	\$6,072 \$6,276	2.8% 2.8%	50 51	\$4,500 \$4,656	\$4,632 \$4,788	2.9% 2.8%	50 51	\$4,488 \$4,656	\$4,620 \$4,788	2.9% 2.8%	50 51	\$3,804 \$3,948	\$3,912 \$4,056	2.8% 2.7%
52	\$6,300	\$6,480	2.9%	52	\$4,812	\$4,944	2.7%	52	\$4,836	\$4,968	2.7%	52	\$4,092	\$4,212	2.9%
53	\$6,552	\$6,732	2.7%	53	\$5,004	\$5,136	2.6%	53	\$5,040	\$5,184	2.9%	53	\$4,284	\$4,404	2.8%
54 55	\$6,804 \$7,044	\$6,996 \$7,248	2.8% 2.9%	54 55	\$5,184 \$5,376	\$5,340 \$5,532	3.0% 2.9%	54 55	\$5,256 \$5,460	\$5,400 \$5,616	2.7% 2.9%	54 55	\$4,464 \$4,656	\$4,596 \$4,788	3.0% 2.8%
56	\$7,296	\$7,512	3.0%	56	\$5,568	\$5,724	2.8%	56	\$5,676	\$5,832	2.7%	56	\$4,836	\$4,968	2.7%
57	\$7,560	\$7,764	2.7%	57	\$5,760	\$5,928	2.9%	57	\$5,892	\$6,060	2.9%	57	\$5,028	\$5,172	2.9%
58 59	\$7,968 \$8,388	\$8,184 \$8,616	2.7% 2.7%	58 59	\$6,084 \$6,396	\$6,252 \$6,576	2.8% 2.8%	58 59	\$6,228 \$6,576	\$6,408 \$6,768	2.9% 2.9%	58 59	\$5,316 \$5,628	\$5,472 \$5,784	2.9% 2.8%
60	\$8,388 \$8,784	\$9,036	2.7%	60	\$6,396 \$6,720	\$6,576 \$6,912	2.8%	60	\$6,576 \$6,924	\$6,768 \$7,116	2.8%	60	\$5,628 \$5,928	\$5,784 \$6,096	2.8%
61	\$9,192	\$9,456	2.9%	61	\$7,020	\$7,224	2.9%	61	\$7,260	\$7,464	2.8%	61	\$6,216	\$6,396	2.9%
62	\$9,612 \$10,138	\$9,888 \$10,416	2.9%	62	\$7,344 \$7,729	\$7,548 \$7,056	2.8%	62	\$7,608	\$7,824 \$9,356	2.8%	62	\$6,528 \$6,964	\$6,708 \$7,069	2.8% 3.0%
63 64	\$10,128 \$10,644	\$10,416 \$10,944	2.8% 2.8%	63 64	\$7,728 \$8,124	\$7,956 \$8,364	3.0% 3.0%	63 64	\$8,028 \$8,436	\$8,256 \$8,676	2.8% 2.8%	63 64	\$6,864 \$7,224	\$7,068 \$7,428	3.0% 2.8%
65+	\$11,160	\$11,472	2.8%	65+	\$8,520	\$8,760	2.8%	65+	\$8,844	\$9,096	2.8%	65+	\$7,572	\$7,788	2.9% Page 6 of

2.9% Page 6 of 45

	MC 5000	0 - v07012009			MC 7500	) - v07012009			Value 150	00 - v07012009			Value 250	00 - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual		Annual Date		Current Annual	Annual Dete	Annual		Current Annual		Annual Barta		Current Annual	Annual Dete	Annual
<u>Age</u> 0	\$2,580	\$2,652	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$2,040	\$2,088	Premium Rate 2.4%	<u>Age</u> 0	Premium Rate \$3,588	\$3,684	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$2,736	\$2,808	2.6%
1	\$1,548	\$1,596	3.1%	1	\$1,224	\$1,260	2.9%	1	\$2,148	\$2,208	2.8%	1	\$1,644	\$1,692	2.9%
2	\$828 \$828	\$852 \$852	2.9% 2.9%	2	\$648 \$648	\$672 \$672	3.7% 3.7%	2	\$1,140 \$1.140	\$1,176 \$1,176	3.2% 3.2%	2	\$876 \$876	\$900 \$900	2.7% 2.7%
4	\$828	\$852	2.9%	4	\$648	\$672	3.7%	4	\$1,140	\$1,176	3.2%	4	\$876	\$900	2.7%
5	\$828	\$852	2.9%	5	\$648	\$672	3.7%	5	\$1,140	\$1,176	3.2%	5	\$876	\$900	2.7%
6 7	\$828 \$828	\$852 \$852	2.9% 2.9%	6 7	\$648 \$648	\$672 \$672	3.7% 3.7%	6 7	\$1,140 \$1,140	\$1,176 \$1,176	3.2% 3.2%	6 7	\$876 \$876	\$900 \$900	2.7% 2.7%
8	\$828	\$852	2.9%	8	\$648	\$672	3.7%	8	\$1,140	\$1,176	3.2%	8	\$876	\$900	2.7%
9	\$828	\$852	2.9%	9	\$648	\$672	3.7%	9	\$1,140	\$1,176	3.2%	9	\$876	\$900	2.7%
10 11	\$828 \$828	\$852 \$852	2.9% 2.9%	10 11	\$648 \$648	\$672 \$672	3.7% 3.7%	10 11	\$1,140 \$1.140	\$1,176 \$1,176	3.2% 3.2%	10 11	\$876 \$876	\$900 \$900	2.7% 2.7%
12	\$828	\$852	2.9%	12	\$648	\$672	3.7%	12	\$1,140	\$1,176	3.2%	12	\$876	\$900	2.7%
13	\$864	\$888	2.8%	13	\$672	\$696	3.6%	13	\$1,200	\$1,224	2.0%	13	\$912	\$936	2.6%
14 15	\$888 \$924	\$912 \$960	2.7% 3.9%	14 15	\$708 \$732	\$732 \$756	3.4% 3.3%	14 15	\$1,248 \$1,296	\$1,284 \$1,332	2.9% 2.8%	14 15	\$936 \$984	\$972 \$1,008	3.8% 2.4%
16	\$972	\$996	2.5%	16	\$768	\$780	1.6%	16	\$1,344	\$1,392	3.6%	16	\$1,020	\$1,008	2.4%
17	\$1,008	\$1,032	2.4%	17	\$792	\$816	3.0%	17	\$1,404	\$1,440	2.6%	17	\$1,068	\$1,104	3.4%
18 19	\$1,044 \$1,080	\$1,068 \$1,116	2.3% 3.3%	18 19	\$828 \$852	\$852 \$876	2.9% 2.8%	18 19	\$1,452 \$1,488	\$1,488 \$1,536	2.5% 3.2%	18 19	\$1,104 \$1,128	\$1,140 \$1,164	3.3% 3.2%
20	\$1,000	\$1,140	3.3%	20	\$876	\$900	2.7%	20	\$1,524	\$1,572	3.1%	20	\$1,176	\$1,200	2.0%
21	\$1,140	\$1,176	3.2%	21	\$900	\$924	2.7%	21	\$1,560	\$1,608	3.1%	21	\$1,200	\$1,224	2.0%
22 23	\$1,188 \$1.212	\$1,212 \$1,248	2.0% 3.0%	22 23	\$924 \$960	\$960 \$984	3.9% 2.5%	22 23	\$1,608 \$1,644	\$1,644 \$1,692	2.2% 2.9%	22 23	\$1,236 \$1,272	\$1,272 \$1,308	2.9% 2.8%
23 24	\$1,212 \$1,248	\$1,246 \$1,284	2.9%	23	\$984	\$1,008	2.4%	23	\$1,680	\$1,728	2.9%	23 24	\$1,272 \$1,296	\$1,332	2.8%
25	\$1,284	\$1,320	2.8%	25	\$1,020	\$1,044	2.4%	25	\$1,716	\$1,764	2.8%	25	\$1,332	\$1,368	2.7%
26	\$1,320	\$1,356	2.7%	26	\$1,044	\$1,068	2.3%	26	\$1,764	\$1,824	3.4%	26	\$1,368	\$1,416	3.5%
27 28	\$1,356 \$1,440	\$1,404 \$1,476	3.5% 2.5%	27 28	\$1,068 \$1,128	\$1,104 \$1,164	3.4% 3.2%	27 28	\$1,812 \$1,896	\$1,860 \$1,944	2.6% 2.5%	27 28	\$1,416 \$1,488	\$1,452 \$1,536	2.5% 3.2%
29	\$1,512	\$1,560	3.2%	29	\$1,200	\$1,224	2.0%	29	\$1,980	\$2,040	3.0%	29	\$1,548	\$1,596	3.1%
30 31	\$1,596 \$1.656	\$1,632 \$1,704	2.3% 2.9%	30 31	\$1,248	\$1,284	2.9%	30 31	\$2,076	\$2,136 \$2,208	2.9%	30 31	\$1,632 \$1,704	\$1,680	2.9%
31	\$1,000	\$1,704 \$1,776	2.9%	31	\$1,308 \$1,368	\$1,344 \$1,416	2.8% 3.5%	32	\$2,148 \$2,244	\$2,208 \$2,304	2.8% 2.7%	31	\$1,704 \$1,776	\$1,752 \$1,836	2.8% 3.4%
33	\$1,764	\$1,824	3.4%	33	\$1,404	\$1,440	2.6%	33	\$2,280	\$2,340	2.6%	33	\$1,812	\$1,860	2.6%
34	\$1,812	\$1,860	2.6%	34	\$1,428	\$1,464	2.5%	34 35	\$2,316	\$2,376	2.6%	34	\$1,848	\$1,896	2.6%
35 36	\$1,848 \$1.884	\$1,896 \$1,932	2.6% 2.5%	35 36	\$1,452 \$1,488	\$1,488 \$1,536	2.5% 3.2%	36	\$2,352 \$2,388	\$2,424 \$2,460	3.1% 3.0%	35 36	\$1,884 \$1,908	\$1,932 \$1,968	2.5% 3.1%
37	\$1,920	\$1,980	3.1%	37	\$1,512	\$1,560	3.2%	37	\$2,424	\$2,496	3.0%	37	\$1,944	\$2,004	3.1%
38 39	\$1,980 \$2.052	\$2,040 \$2,100	3.0% 2.3%	38 39	\$1,560 \$1.620	\$1,608 \$1.656	3.1% 2.2%	38 39	\$2,496 \$2.568	\$2,568 \$2.640	2.9% 2.8%	38 39	\$2,004 \$2.076	\$2,064 \$2,136	3.0% 2.9%
40	\$2,052 \$2,112	\$2,100 \$2,172	2.8%	40	\$1,620 \$1,668	\$1,716	2.2%	40	\$2,560 \$2,628	\$2,640 \$2,712	3.2%	40	\$2,076	\$2,184	2.8%
41	\$2,172	\$2,232	2.8%	41	\$1,716	\$1,764	2.8%	41	\$2,700	\$2,772	2.7%	41	\$2,184	\$2,244	2.7%
42	\$2,244	\$2,304	2.7%	42	\$1,764	\$1,824	3.4%	42	\$2,772	\$2,856	3.0%	42	\$2,256	\$2,316	2.7%
43 44	\$2,376 \$2,520	\$2,448 \$2,592	3.0% 2.9%	43 44	\$1,872 \$1,980	\$1,920 \$2,040	2.6% 3.0%	43 44	\$2,940 \$3,096	\$3,024 \$3,180	2.9% 2.7%	43 44	\$2,388 \$2,520	\$2,460 \$2,592	3.0% 2.9%
45	\$2,640	\$2,724	3.2%	45	\$2,088	\$2,148	2.9%	45	\$3,252	\$3,348	3.0%	45	\$2,664	\$2,736	2.7%
46	\$2,784	\$2,868	3.0%	46	\$2,196	\$2,268	3.3%	46	\$3,408	\$3,504	2.8%	46	\$2,796	\$2,880	3.0%
47 48	\$2,928 \$3,060	\$3,012 \$3,156	2.9% 3.1%	47 48	\$2,316 \$2,412	\$2,376 \$2,484	2.6% 3.0%	47 48	\$3,576 \$3,720	\$3,672 \$3,816	2.7% 2.6%	47 48	\$2,928 \$3,048	\$3,012 \$3,144	2.9% 3.1%
49	\$3,192	\$3,288	3.0%	49	\$2,520	\$2,592	2.9%	49	\$3,852	\$3,960	2.8%	49	\$3,180	\$3,276	3.0%
50	\$3,324	\$3,408	2.5%	50	\$2,616	\$2,700	3.2%	50	\$4,008	\$4,116	2.7%	50	\$3,312	\$3,396	2.5%
51 52	\$3,444 \$3,576	\$3,540 \$3,672	2.8% 2.7%	51 52	\$2,724 \$2,820	\$2,796 \$2,904	2.6% 3.0%	51 52	\$4,152 \$4,284	\$4,260 \$4,404	2.6% 2.8%	51 52	\$3,420 \$3,552	\$3,516 \$3,648	2.8% 2.7%
53	\$3,744	\$3,840	2.6%	53	\$2,952	\$3,036	2.8%	53	\$4,464	\$4,596	3.0%	53	\$3,696	\$3,804	2.9%
54	\$3,888	\$4,008	3.1%	54	\$3,084	\$3,168	2.7%	54	\$4,644	\$4,776	2.8%	54	\$3,864	\$3,972	2.8%
55 56	\$4,056 \$4,224	\$4,176 \$4,344	3.0% 2.8%	55 56	\$3,204 \$3,336	\$3,300 \$3,432	3.0% 2.9%	55 56	\$4,824 \$5,016	\$4,956 \$5,148	2.7% 2.6%	55 56	\$4,020 \$4,176	\$4,128 \$4,296	2.7% 2.9%
57	\$4,380	\$4,500	2.7%	57	\$3,456	\$3,552	2.8%	57	\$5,184	\$5,340	3.0%	57	\$4,320	\$4,452	3.1%
58	\$4,644	\$4,776	2.8%	58	\$3,660	\$3,768	3.0%	58	\$5,484	\$5,640	2.8%	58	\$4,584	\$4,704	2.6%
59 60	\$4,908 \$5,160	\$5,052 \$5,316	2.9% 3.0%	59 60	\$3,864 \$4,068	\$3,972 \$4,188	2.8% 2.9%	59 60	\$5,772 \$6,072	\$5,940 \$6,240	2.9% 2.8%	59 60	\$4,836 \$5,088	\$4,968 \$5,232	2.7% 2.8%
61	\$5,436	\$5,580	2.6%	61	\$4,284	\$4,404	2.8%	61	\$6,372	\$6,552	2.8%	61	\$5,340	\$5,232 \$5,496	2.9%
62	\$5,688	\$5,844	2.7%	62	\$4,488	\$4,620	2.9%	62	\$6,660	\$6,852	2.9%	62	\$5,592	\$5,760	3.0%
63 64	\$6,000 \$6,312	\$6,168 \$6,492	2.8% 2.9%	63 64	\$4,728 \$4,968	\$4,860 \$5,112	2.8% 2.9%	63 64	\$7,020 \$7,380	\$7,224 \$7,584	2.9% 2.8%	63 64	\$5,904 \$6,204	\$6,072 \$6,384	2.8% 2.9%
65+	\$6,612	\$6,804	2.9%	65+	\$5,220	\$5,364	2.8%	65+	\$7,728	\$7,956	3.0%	65+	\$6,504	\$6,684	2.8% Page 7 of

2.8% Page 7 of 45

	Value 5000	0 - v07012009			Value 800	0 - v07012009		н	ligh D	eductible MC 3000	(HSA Compatik	ole) - 07012009	High D	eductible MC 5000	(HSA Compatil	ole) - 07012009
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual			Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate		Premium Rate	Age	Premium Rate			4	Age			Premium Rate	Age	Premium Rate	Premium Rate	
0	\$2,244	\$2,304	2.7%	0	\$1,632	\$1,680	2.9%		0	\$3,324	\$3,408	2.5%	0	\$2,676	\$2,748	2.7%
1 2	\$1,332 \$708	\$1,368 \$732	2.7% 3.4%	1 2	\$984 \$516	\$1,008 \$540	2.4% 4.7%		1 2	\$1,992 \$1,068	\$2,052	3.0% 3.4%	1 2	\$1,608 \$852	\$1,644 \$876	2.2% 2.8%
3	\$708 \$708	\$732 \$732	3.4%	3	\$516	\$540 \$540	4.7%		3	\$1,068	\$1,104 \$1,104	3.4%	3	\$852	\$876	2.8%
4	\$708 \$708	\$732 \$732	3.4%	4	\$516 \$516	\$540 \$540	4.7%		4	\$1,068	\$1,104	3.4%	4	\$852	\$876	2.8%
5	\$708	\$732 \$732	3.4%	5	\$516	\$540	4.7%		5	\$1,068	\$1,104	3.4%	5	\$852	\$876	2.8%
6	\$708	\$732	3.4%	6	\$516	\$540	4.7%		6	\$1,068	\$1,104	3.4%	6	\$852	\$876	2.8%
7	\$708	\$732	3.4%	7	\$516	\$540	4.7%		7	\$1,068	\$1,104	3.4%	7	\$852	\$876	2.8%
8	\$708	\$732	3.4%	8	\$516	\$540	4.7%		8	\$1,068	\$1,104	3.4%	8	\$852	\$876	2.8%
9	\$708	\$732	3.4%	9	\$516	\$540	4.7%		9	\$1,068	\$1,104	3.4%	9	\$852	\$876	2.8%
10	\$708	\$732	3.4%	10	\$516	\$540	4.7%		10	\$1,068	\$1,104	3.4%	10	\$852	\$876	2.8%
11	\$708	\$732	3.4%	11	\$516	\$540	4.7%		11	\$1,068	\$1,104	3.4%	11	\$852	\$876	2.8%
12	\$708	\$732	3.4%	12	\$516	\$540	4.7%		12	\$1,068	\$1,104	3.4%	12	\$852	\$876	2.8%
13	\$732	\$756	3.3%	13	\$540	\$552	2.2%		13	\$1,104	\$1,140	3.3%	13	\$888	\$912	2.7%
14	\$780	\$792	1.5%	14	\$564	\$576	2.1%		14	\$1,140	\$1,176	3.2%	14	\$924	\$960	3.9%
15	\$804	\$828	3.0%	15	\$588	\$600	2.0%		15	\$1,200	\$1,224	2.0%	15	\$972	\$996	2.5%
16 17	\$840	\$864	2.9%	16	\$612	\$624	2.0%		16	\$1,248	\$1,284	2.9%	16 17	\$1,008	\$1,032	2.4%
	\$864	\$888 \$924	2.8% 2.7%	17	\$636 \$660	\$660 \$684	3.8%		17 18	\$1,296 \$1,244	\$1,332	2.8% 3.6%		\$1,044 \$1,080	\$1,068 \$1,146	2.3%
18 19	\$900 \$924	\$960	3.9%	18 19	\$672	\$696	3.6% 3.6%		19	\$1,344 \$1,392	\$1,392 \$1,428	2.6%	18 19	\$1,000	\$1,116 \$1,224	3.3% 2.0%
20	\$960	\$984	2.5%	20	\$696	\$720	3.4%		20	\$1,428	\$1,464	2.5%	20	\$1,200	\$1,176	3.2%
21	\$984	\$1,008	2.4%	21	\$708	\$732	3.4%		21	\$1,452	\$1,488	2.5%	21	\$1,188	\$1,170	2.0%
22	\$1,020	\$1,044	2.4%	22	\$732	\$756	3.3%		22	\$1,500	\$1,548	3.2%	22	\$1,224	\$1,260	2.9%
23	\$1,044	\$1,068	2.3%	23	\$768	\$780	1.6%		23	\$1,536	\$1,584	3.1%	23	\$1,260	\$1,296	2.9%
24	\$1,080	\$1,116	3.3%	24	\$792	\$816	3.0%		24	\$1,572	\$1,620	3.1%	24	\$1,296	\$1,332	2.8%
25	\$1,104	\$1,140	3.3%	25	\$804	\$828	3.0%		25	\$1,632	\$1,680	2.9%	25	\$1,332	\$1,368	2.7%
26	\$1,140	\$1,176	3.2%	26	\$828	\$852	2.9%		26	\$1,668	\$1,716	2.9%	26	\$1,368	\$1,416	3.5%
27	\$1,176	\$1,200	2.0%	27	\$852	\$876	2.8%		27	\$1,716	\$1,764	2.8%	27	\$1,404	\$1,440	2.6%
28	\$1,236	\$1,272	2.9%	28	\$900	\$924	2.7%		28	\$1,812	\$1,860	2.6%	28	\$1,488	\$1,536	3.2%
29	\$1,296	\$1,332	2.8%	29	\$936	\$972	3.8%		29	\$1,896	\$1,944	2.5%	29	\$1,560	\$1,608	3.1%
30	\$1,368	\$1,416	3.5%	30	\$996	\$1,020	2.4%		30	\$1,980	\$2,040	3.0%	30	\$1,644	\$1,692	2.9%
31 32	\$1,440 \$1,500	\$1,476	2.5% 3.2%	31 32	\$1,044	\$1,068	2.3%		31	\$2,076	\$2,136	2.9% 2.8%	31 32	\$1,716	\$1,764	2.8%
32	\$1,500 \$1,524	\$1,548 \$1,572	3.2% 3.1%	32	\$1,080 \$1,104	\$1,116 \$1,140	3.3% 3.3%		32 33	\$2,160 \$2,196	\$2,220 \$2,268	2.8% 3.3%	32	\$1,788 \$1,836	\$1,848 \$1,884	3.4% 2.6%
33 34	\$1,524 \$1,560	\$1,608	3.1%	33 34	\$1,104 \$1,128	\$1,164	3.2%		34	\$2,196	\$2,200 \$2,316	3.3% 2.7%	34	\$1,872	\$1,004 \$1,920	2.6%
35	\$1,596	\$1,632	2.3%	35	\$1,152	\$1,188	3.1%		35	\$2,292	\$2,352	2.6%	35	\$1,908	\$1,968	3.1%
36	\$1,632	\$1,680	2.9%	36	\$1,188	\$1,212	2.0%		36	\$2,328	\$2,388	2.6%	36	\$1,944	\$2,004	3.1%
37	\$1,656	\$1,704	2.9%	37	\$1,212	\$1,248	3.0%		37	\$2,376	\$2,448	3.0%	37	\$1,980	\$2,040	3.0%
38	\$1,704	\$1,752	2.8%	38	\$1,248	\$1,284	2.9%		38	\$2,460	\$2,520	2.4%	38	\$2,052	\$2,100	2.3%
39	\$1,764	\$1,824	3.4%	39	\$1,284	\$1,320	2.8%		39	\$2,520	\$2,592	2.9%	39	\$2,112	\$2,172	2.8%
40	\$1,824	\$1,872	2.6%	40	\$1,320	\$1,356	2.7%		40	\$2,592	\$2,664	2.8%	40	\$2,172	\$2,232	2.8%
41	\$1,872	\$1,920	2.6%	41	\$1,356	\$1,404	3.5%		41	\$2,664	\$2,736	2.7%	41	\$2,244	\$2,304	2.7%
42	\$1,932	\$1,992	3.1%	42	\$1,404	\$1,440	2.6%		42	\$2,736	\$2,808	2.6%	42	\$2,316	\$2,376	2.6%
43	\$2,052	\$2,100	2.3%	43	\$1,488	\$1,536	3.2%		43	\$2,904	\$2,988	2.9%	43	\$2,460	\$2,520	2.4%
44	\$2,160	\$2,220	2.8%	44	\$1,572	\$1,620	3.1%		44	\$3,060	\$3,156	3.1%	44	\$2,592	\$2,664	2.8%
45 46	\$2,292	\$2,352 \$2,472	2.6%	45 46	\$1,668 \$1,752	\$1,716 \$1,800	2.9%		45 46	\$3,228	\$3,324	3.0%	45 46	\$2,748	\$2,820 \$2,064	2.6%
46 47	\$2,400 \$2,532	\$2,472	3.0% 2.8%	46 47	\$1,752 \$1,936	\$1,800 \$1,004	2.7%		46 47	\$3,396 \$3,564	\$3,492	2.8% 2.7%	46 47	\$2,892	\$2,964	2.5%
47 48	\$2,532 \$2,640	\$2,604 \$2,724	2.8% 3.2%	47 48	\$1,836 \$1,920	\$1,884 \$1,980	2.6% 3.1%		47 48	\$3,564 \$3,720	\$3,660 \$3,816	2.7%	47	\$3,024 \$3,168	\$3,108 \$3,252	2.8% 2.7%
49	\$2,748	\$2,724	2.6%	49	\$1,920	\$2.052	3.0%		49	\$3,720	\$3,810	2.8%	49	\$3,100	\$3,232	2.5%
50	\$2,868	\$2,820	2.5%	50	\$2,076	\$2,032	2.9%		50	\$4,020	\$4,128	2.7%	50	\$3,432	\$3,528	2.8%
51	\$2,976	\$3,060	2.8%	51	\$2,160	\$2,220	2.8%		51	\$4,176	\$4,296	2.9%	51	\$3,564	\$3,660	2.7%
52	\$3,096	\$3,180	2.7%	52	\$2,244	\$2,304	2.7%		52	\$4,308	\$4,440	3.1%	52	\$3,696	\$3,804	2.9%
53	\$3,216	\$3,312	3.0%	53	\$2,340	\$2,412	3.1%		53	\$4,500	\$4,632	2.9%	53	\$3,864	\$3,972	2.8%
54	\$3,360	\$3,456	2.9%	54	\$2,448	\$2,508	2.5%		54	\$4,692	\$4,824	2.8%	54	\$4,032	\$4,152	3.0%
55	\$3,504	\$3,600	2.7%	55	\$2,544	\$2,616	2.8%		55	\$4,884	\$5,028	2.9%	55	\$4,200	\$4,320	2.9%
56	\$3,636	\$3,744	3.0%	56	\$2,640	\$2,724	3.2%		56	\$5,076	\$5,220	2.8%	56	\$4,368	\$4,488	2.7%
57	\$3,780	\$3,888	2.9%	57	\$2,748	\$2,820	2.6%		57	\$5,268	\$5,412	2.7%	57	\$4,524	\$4,656	2.9%
58	\$4,008	\$4,116	2.7%	58	\$2,916	\$3,000	2.9%		58	\$5,568	\$5,724	2.8%	58	\$4,800	\$4,932	2.8%
59	\$4,236	\$4,356	2.8%	59	\$3,084	\$3,168	2.7%		59	\$5,880	\$6,048	2.9%	59	\$5,076	\$5,220	2.8%
60	\$4,464	\$4,596	3.0%	60	\$3,240	\$3,336	3.0%		60	\$6,192	\$6,372	2.9%	60	\$5,340	\$5,496	2.9%
61	\$4,680	\$4,812	2.8%	61	\$3,408	\$3,504	2.8%		61	\$6,504	\$6,684	2.8%	61	\$5,604	\$5,772	3.0%
62	\$4,908	\$5,052	2.9%	62	\$3,576	\$3,672	2.7%		62	\$6,804	\$6,996	2.8%	62	\$5,892	\$6,060	2.9%
63	\$5,172	\$5,328	3.0%	63	\$3,768	\$3,876	2.9%		63	\$7,176	\$7,380	2.8%	63	\$6,204	\$6,384	2.9%
64	\$5,448	\$5,604	2.9%	64	\$3,960	\$4,068	2.7%		64	\$7,548	\$7,752	2.7%	64	\$6,516	\$6,696	2.8%
65+	\$5,700	\$5,856	2.7%	65+	\$4,152	\$4,260	2.6%	•	65+	\$7,896	\$8,124	2.9%	65+	\$6,828	\$7,020	2.8% Page 8 of

2.8% Page 8 of 45

	Buy	Down 6500			MC 2500 with L	imited Rx - 0701	12009		MC 5000 with L	imited Rx - 0701	12009	Pre	ventative and Hos	spital Care 1250	- 07012009
	C	Proposed	Change in		O A	Proposed Annual	Change in		C A	Proposed	Change in		O A	Proposed	Change in
Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Premium Rate	Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate
0	\$2,520	\$2,592	2.9%	0	\$3,504	\$3,600	2.7%	0	\$2,364	\$2,436	3.0%	0	\$2,064	\$2,124	2.9%
1	\$1,512	\$1,560	3.2%	1	\$2,100	\$2,160	2.9%	1	\$1,428	\$1,464	2.5%	1	\$1,236	\$1,272	2.9%
2	\$804 \$804	\$828 \$828	3.0%	2	\$1,116 \$1.116	\$1,152	3.2%	2	\$768 \$768	\$780 \$780	1.6%	2	\$660 \$660	\$684 \$684	3.6%
3 4	\$804 \$804	\$828 \$828	3.0% 3.0%	3 4	\$1,116 \$1,116	\$1,152 \$1,152	3.2% 3.2%	4	\$768 \$768	\$780 \$780	1.6% 1.6%	3 4	\$660 \$660	\$684 \$684	3.6% 3.6%
5	\$804	\$828	3.0%	5	\$1,116	\$1,152	3.2%	5	\$768	\$780	1.6%	5	\$660	\$684	3.6%
6	\$804	\$828	3.0%	6	\$1,116	\$1,152	3.2%	6	\$768	\$780	1.6%	6	\$660	\$684	3.6%
7	\$804	\$828	3.0%	7	\$1,116	\$1,152	3.2%	7	\$768	\$780	1.6%	7	\$660	\$684	3.6%
8 9	\$804 \$804	\$828 \$828	3.0% 3.0%	8 9	\$1,116 \$1,116	\$1,152 \$1,152	3.2% 3.2%	8 9	\$768 \$768	\$780 \$780	1.6% 1.6%	8 9	\$660 \$660	\$684 \$684	3.6% 3.6%
10	\$804 \$804	\$828	3.0%	10	\$1,116 \$1,116	\$1,152 \$1,152	3.2%	10	\$768	\$780 \$780	1.6%	10	\$660	\$684	3.6%
11	\$804	\$828	3.0%	11	\$1,116	\$1,152	3.2%	11	\$768	\$780	1.6%	11	\$660	\$684	3.6%
12	\$804	\$828	3.0%	12	\$1,116	\$1,152	3.2%	12	\$768	\$780	1.6%	12	\$660	\$684	3.6%
13	\$840	\$864	2.9%	13	\$1,176	\$1,200	2.0%	13	\$792	\$816	3.0%	13	\$684	\$708	3.5%
14 15	\$876 \$900	\$900 \$924	2.7% 2.7%	14 15	\$1,212 \$1,260	\$1,248 \$1,296	3.0% 2.9%	14 15	\$816 \$852	\$840 \$876	2.9% 2.8%	14 15	\$708 \$732	\$732 \$756	3.4% 3.3%
16	\$936	\$972	3.8%	16	\$1,308	\$1,344	2.8%	16	\$888	\$912	2.7%	16	\$780	\$792	1.5%
17	\$984	\$1,008	2.4%	17	\$1,356	\$1,404	3.5%	17	\$912	\$936	2.6%	17	\$804	\$828	3.0%
18	\$1,020	\$1,044	2.4%	18	\$1,416	\$1,452	2.5%	18	\$960	\$984	2.5%	18	\$840	\$864	2.9%
19	\$1,056	\$1,080	2.3%	19	\$1,464	\$1,500	2.5%	19	\$996	\$1,020	2.4%	19	\$864	\$888	2.8%
20 21	\$1,080 \$1,104	\$1,116 \$1,140	3.3% 3.3%	20 21	\$1,500 \$1,524	\$1,548 \$1,572	3.2% 3.1%	20 21	\$1,020 \$1,044	\$1,044 \$1,068	2.4% 2.3%	20 21	\$888 \$900	\$912 \$924	2.7% 2.7%
22	\$1,140	\$1,176	3.2%	22	\$1,572	\$1,620	3.1%	22	\$1,080	\$1,116	3.3%	22	\$936	\$972	3.8%
23	\$1,188	\$1,212	2.0%	23	\$1,632	\$1,680	2.9%	23	\$1,104	\$1,140	3.3%	23	\$972	\$996	2.5%
24	\$1,224	\$1,260	2.9%	24	\$1,668	\$1,716	2.9%	24	\$1,140	\$1,176	3.2%	24	\$996	\$1,020	2.4%
25	\$1,260	\$1,296	2.9%	25	\$1,716	\$1,764	2.8%	25	\$1,176	\$1,200	2.0%	25	\$1,020	\$1,044	2.4%
26 27	\$1,284 \$1,320	\$1,320 \$1,356	2.8% 2.7%	26 27	\$1,752 \$1,812	\$1,800 \$1,860	2.7% 2.6%	26 27	\$1,212 \$1,248	\$1,248 \$1,284	3.0% 2.9%	26 27	\$1,056 \$1,080	\$1,080 \$1,116	2.3% 3.3%
28	\$1,404	\$1,440	2.6%	28	\$1,896	\$1,944	2.5%	28	\$1,308	\$1,344	2.8%	28	\$1,140	\$1,176	3.2%
29	\$1,476	\$1,512	2.4%	29	\$1,992	\$2,052	3.0%	29	\$1,368	\$1,416	3.5%	29	\$1,200	\$1,224	2.0%
30	\$1,536	\$1,584	3.1%	30	\$2,088	\$2,148	2.9%	30	\$1,452	\$1,488	2.5%	30	\$1,260	\$1,296	2.9%
31 32	\$1,620 \$1,692	\$1,656	2.2% 2.8%	31 32	\$2,184	\$2,244	2.7%	31 32	\$1,512 \$1,506	\$1,560 \$1,632	3.2% 2.3%	31 32	\$1,320 \$1,368	\$1,356	2.7% 3.5%
33	\$1,728	\$1,740 \$1,776	2.8%	33	\$2,280 \$2,316	\$2,340 \$2,376	2.6% 2.6%	33	\$1,596 \$1,620	\$1,656	2.3%	33	\$1,366 \$1,416	\$1,416 \$1,452	2.5%
34	\$1,764	\$1,824	3.4%	34	\$2,364	\$2,436	3.0%	34	\$1,656	\$1,704	2.9%	34	\$1,440	\$1,476	2.5%
35	\$1,788	\$1,848	3.4%	35	\$2,400	\$2,472	3.0%	35	\$1,692	\$1,740	2.8%	35	\$1,464	\$1,500	2.5%
36	\$1,836	\$1,884	2.6%	36	\$2,460	\$2,520	2.4%	36	\$1,716	\$1,764	2.8%	36	\$1,500	\$1,548	3.2%
37 38	\$1,872 \$1,932	\$1,920 \$1,992	2.6% 3.1%	37 38	\$2,496 \$2,568	\$2,568 \$2,640	2.9% 2.8%	37 38	\$1,752 \$1,812	\$1,800 \$1,860	2.7% 2.6%	37 38	\$1,524 \$1,572	\$1,572 \$1,620	3.1% 3.1%
39	\$1,992	\$2,052	3.0%	39	\$2,640	\$2,724	3.2%	39	\$1,872	\$1,920	2.6%	39	\$1,632	\$1,680	2.9%
40	\$2,052	\$2,100	2.3%	40	\$2,724	\$2,796	2.6%	40	\$1,920	\$1,980	3.1%	40	\$1,680	\$1,728	2.9%
41	\$2,112	\$2,172	2.8%	41	\$2,796	\$2,880	3.0%	41	\$1,980	\$2,040	3.0%	41	\$1,728	\$1,776	2.8%
42	\$2,172	\$2,232	2.8%	42	\$2,880	\$2,952	2.5%	42	\$2,052	\$2,100	2.3%	42	\$1,776	\$1,836	3.4%
43 44	\$2,316 \$2,448	\$2,376 \$2,508	2.6% 2.5%	43 44	\$3,048 \$3,228	\$3,144 \$3,324	3.1% 3.0%	43 44	\$2,172 \$2,304	\$2,232 \$2,364	2.8% 2.6%	43 44	\$1,884 \$1,992	\$1,932 \$2,052	2.5% 3.0%
45	\$2,580	\$2,652	2.8%	45	\$3,408	\$3,504	2.8%	45	\$2,424	\$2,496	3.0%	45	\$2,112	\$2,032	2.8%
46	\$2,724	\$2,796	2.6%	46	\$3,576	\$3,672	2.7%	46	\$2,556	\$2,628	2.8%	46	\$2,232	\$2,292	2.7%
47	\$2,868	\$2,940	2.5%	47	\$3,756	\$3,864	2.9%	47	\$2,688	\$2,760	2.7%	47	\$2,328	\$2,388	2.6%
48 49	\$2,976	\$3,060	2.8%	48 49	\$3,912	\$4,032	3.1%	48	\$2,796	\$2,880	3.0% 2.9%	48	\$2,424	\$2,496	3.0%
50	\$3,108 \$3,228	\$3,192 \$3,324	2.7% 3.0%	49 50	\$4,068 \$4,224	\$4,188 \$4,344	2.9% 2.8%	49 50	\$2,916 \$3,024	\$3,000 \$3,108	2.8%	49 50	\$2,532 \$2,628	\$2,604 \$2,712	2.8% 3.2%
51	\$3,360	\$3,456	2.9%	51	\$4,392	\$4,512	2.7%	51	\$3,156	\$3,240	2.7%	51	\$2,748	\$2,820	2.6%
52	\$3,480	\$3,588	3.1%	52	\$4,536	\$4,668	2.9%	52	\$3,264	\$3,360	2.9%	52	\$2,844	\$2,928	3.0%
53	\$3,636	\$3,744	3.0%	53	\$4,740	\$4,884	3.0%	53	\$3,408	\$3,504	2.8%	53	\$2,976	\$3,060	2.8%
54	\$3,804	\$3,912	2.8%	54	\$4,944	\$5,088	2.9%	54	\$3,564	\$3,660	2.7%	54	\$3,108	\$3,192	2.7%
55 56	\$3,960 \$4,104	\$4,068 \$4,224	2.7% 2.9%	55 56	\$5,136 \$5,340	\$5,280 \$5,496	2.8% 2.9%	55 56	\$3,720 \$3,852	\$3,816 \$3,960	2.6% 2.8%	55 56	\$3,228 \$3,360	\$3,324 \$3,456	3.0% 2.9%
57	\$4,272	\$4,392	2.8%	57	\$5,544	\$5,700	2.8%	57	\$4,008	\$4,116	2.7%	57	\$3,480	\$3,588	3.1%
58	\$4,524	\$4,656	2.9%	58	\$5,868	\$6,024	2.7%	58	\$4,248	\$4,368	2.8%	58	\$3,684	\$3,792	2.9%
59	\$4,788	\$4,920	2.8%	59	\$6,192	\$6,372	2.9%	59	\$4,476	\$4,608	2.9%	59	\$3,900	\$4,020	3.1%
60	\$5,040	\$5,184	2.9%	60	\$6,516	\$6,696	2.8%	60	\$4,716	\$4,848	2.8%	60	\$4,104	\$4,224	2.9%
61 62	\$5,292 \$5.544	\$5,436 \$5,700	2.7% 2.8%	61 62	\$6,840 \$7.176	\$7,032 \$7.380	2.8% 2.8%	61 62	\$4,956 \$5.208	\$5,100 \$5.352	2.9% 2.8%	61 62	\$4,320 \$4.524	\$4,452 \$4.656	3.1% 2.9%
63	\$5,544 \$5.856	\$5,700 \$6.012	2.8%	63	\$7,176 \$7,560	\$7,380 \$7.764	2.8%	63	\$5,208 \$5.484	\$5,352 \$5.640	2.8%	63	\$4,524 \$4.776	\$4,656 \$4.908	2.9%
64	\$6,144	\$6,312	2.7%	64	\$7,932	\$8,160	2.9%	64	\$5,760	\$5,928	2.9%	64	\$5,016	\$5,148	2.6%
65+	\$6,432	\$6,624	3.0%	65+	\$8,316	\$8,556	2.9%	65+	\$6,048	\$6,216	2.8%	65+	\$5,256	\$5,400	2.7%

<u>Age</u>	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$1,788	\$1,848	3.4%
1 2	\$1,080	\$1,116	3.3%
3	\$576 \$576	\$588 \$588	2.1% 2.1%
4	\$576 \$576	\$588	2.1%
5	\$576 \$576	\$588	2.1%
6	\$576	\$588	2.1%
7	\$576	\$588	2.1%
8	\$576	\$588	2.1%
9	\$576	\$588	2.1%
10	\$576	\$588	2.1%
11	\$576	\$588	2.1%
12	\$576	\$588	2.1%
13	\$600	\$612	2.0%
14	\$624	\$636	1.9%
15 16	\$648 \$672	\$672 \$696	3.7% 3.6%
17	\$696	\$720	3.4%
18	\$720	\$744	3.3%
19	\$756	\$768	1.6%
20	\$780	\$792	1.5%
21	\$792	\$816	3.0%
22	\$816	\$840	2.9%
23	\$840	\$864	2.9%
24	\$864	\$888	2.8%
25	\$888	\$912	2.7%
26	\$912	\$936	2.6%
27 28	\$936	\$972	3.8%
	\$996	\$1,020	2.4% 2.3%
29 30	\$1,044 \$1,092	\$1,068 \$1,128	3.3%
31	\$1,140	\$1,176	3.2%
32	\$1,212	\$1,248	3.0%
33	\$1,236	\$1,272	2.9%
34	\$1,260	\$1,296	2.9%
35	\$1,284	\$1,320	2.8%
36	\$1,308	\$1,344	2.8%
37	\$1,332	\$1,368	2.7%
38	\$1,368	\$1,416	3.5%
39 40	\$1,416 \$1,464	\$1,452 \$1,500	2.5% 2.5%
41	\$1,500	\$1,548	3.2%
42	\$1,548	\$1,596	3.1%
43	\$1,644	\$1,692	2.9%
44	\$1,740	\$1,788	2.8%
45	\$1,848	\$1,896	2.6%
46	\$1,932	\$1,992	3.1%
47	\$2,040	\$2,088	2.4%
48	\$2,124	\$2,184	2.8%
49	\$2,208	\$2,280	3.3%
50 51	\$2,304 \$2,388	\$2,364 \$2,460	2.6% 3.0%
52	\$2,484	\$2,556	2.9%
53	\$2,592	\$2,664	2.8%
54	\$2,700	\$2,772	2.7%
55	\$2,808	\$2,892	3.0%
56	\$2,928	\$3,012	2.9%
57	\$3,036	\$3,132	3.2%
58	\$3,216	\$3,312	3.0%
59	\$3,396	\$3,492	2.8%
60	\$3,588	\$3,684	2.7%
61 62	\$3,768 \$3,948	\$3,876 \$4,056	2.9% 2.7%
63	\$3,946 \$4,164	\$4,036 \$4,272	2.6%
64	\$4,368	\$4,488	2.7%
65+	\$4,584	\$4,704	2.6%
	* *	* * *	

	First Dollar	· 30 - v07012009			First Dollar	40 - v07012009			MC 2500	) - v07012009			MC 3500	- v07012009	
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
<u>Age</u> 0	Premium Rate \$5,076	\$5,220	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$3,864	\$3,972	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$3,240	\$3.336	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$2,592	\$2,664	Premium Rate 2.8%
1	\$3,036	\$3,132	3.2%	1	\$2,328	\$2,388	2.6%	1	\$1,944	\$2,004	3.1%	1	\$1,548	\$1,596	3.1%
2	\$1,632	\$1,680	2.9%	2	\$1,236	\$1,272	2.9%	2	\$1,044	\$1,068	2.3%	2	\$828	\$852	2.9%
3	\$1,632	\$1,680	2.9%	3	\$1,236	\$1,272	2.9%	3	\$1,044	\$1,068	2.3%	3	\$828	\$852	2.9%
4 5	\$1,632 \$1,632	\$1,680 \$1,680	2.9% 2.9%	4 5	\$1,236 \$1,236	\$1,272 \$1,272	2.9% 2.9%	4 5	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%	4 5	\$828 \$828	\$852 \$852	2.9% 2.9%
6	\$1,632	\$1,680	2.9%	6	\$1,236	\$1,272	2.9%	6	\$1,044	\$1,068	2.3%	6	\$828	\$852	2.9%
7	\$1,632	\$1,680	2.9%	7	\$1,236	\$1,272	2.9%	7	\$1,044	\$1,068	2.3%	7	\$828	\$852	2.9%
8	\$1,632	\$1,680	2.9%	8	\$1,236	\$1,272	2.9%	8	\$1,044	\$1,068	2.3%	8	\$828	\$852	2.9%
9 10	\$1,632 \$1,632	\$1,680 \$1,680	2.9% 2.9%	9 10	\$1,236 \$1,236	\$1,272 \$1,272	2.9% 2.9%	9 10	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%	9 10	\$828 \$828	\$852 \$852	2.9% 2.9%
11	\$1,632 \$1,632	\$1,680	2.9%	11	\$1,236 \$1,236	\$1,272 \$1,272	2.9%	11	\$1,044 \$1,044	\$1,068	2.3%	11	\$828	\$852	2.9%
12	\$1,632	\$1,680	2.9%	12	\$1,236	\$1,272	2.9%	12	\$1,044	\$1,068	2.3%	12	\$828	\$852	2.9%
13	\$1,692	\$1,740	2.8%	13	\$1,284	\$1,320	2.8%	13	\$1,080	\$1,116	3.3%	13	\$864	\$888	2.8%
14	\$1,752	\$1,800	2.7%	14	\$1,332	\$1,368	2.7%	14	\$1,116	\$1,152	3.2%	14	\$900	\$924	2.7%
15 16	\$1,836 \$1,896	\$1,884 \$1,944	2.6% 2.5%	15 16	\$1,404 \$1,452	\$1,440 \$1,488	2.6% 2.5%	15 16	\$1,176 \$1,224	\$1,200 \$1,260	2.0% 2.9%	15 16	\$924 \$972	\$960 \$996	3.9% 2.5%
17	\$1,968	\$2.028	3.0%	17	\$1,512	\$1,560	3.2%	17	\$1,260	\$1,296	2.9%	17	\$1.008	\$1,032	2.4%
18	\$2,052	\$2,100	2.3%	18	\$1,560	\$1,608	3.1%	18	\$1,308	\$1,344	2.8%	18	\$1,044	\$1,068	2.3%
19	\$2,088	\$2,148	2.9%	19	\$1,596	\$1,632	2.3%	19	\$1,344	\$1,392	3.6%	19	\$1,080	\$1,116	3.3%
20 21	\$2,136 \$2,184	\$2,196	2.8% 2.7%	20 21	\$1,632 \$1,668	\$1,680 \$1,716	2.9% 2.9%	20 21	\$1,392 \$1,428	\$1,428 \$1,464	2.6% 2.5%	20 21	\$1,116 \$1,140	\$1,152 \$1,176	3.2% 3.2%
22	\$2,104 \$2,232	\$2,244 \$2,292	2.7%	22	\$1,000 \$1,704	\$1,716 \$1,752	2.9%	22	\$1,420 \$1,464	\$1,464	2.5%	22	\$1,140 \$1,188	\$1,176 \$1,212	2.0%
23	\$2,280	\$2,340	2.6%	23	\$1,740	\$1,788	2.8%	23	\$1,500	\$1,548	3.2%	23	\$1,224	\$1,260	2.9%
24	\$2,328	\$2,388	2.6%	24	\$1,776	\$1,836	3.4%	24	\$1,548	\$1,596	3.1%	24	\$1,248	\$1,284	2.9%
25	\$2,376	\$2,448	3.0%	25	\$1,824	\$1,872	2.6%	25	\$1,596	\$1,632	2.3%	25	\$1,284	\$1,320	2.8%
26 27	\$2,424 \$2,484	\$2,496 \$2,556	3.0% 2.9%	26 27	\$1,860 \$1,896	\$1,908 \$1,944	2.6% 2.5%	26 27	\$1,632 \$1,680	\$1,680 \$1,728	2.9% 2.9%	26 27	\$1,320 \$1,356	\$1,356 \$1,404	2.7% 3.5%
28	\$2,580	\$2,652	2.8%	28	\$1,968	\$2,028	3.0%	28	\$1,752	\$1,800	2.7%	28	\$1,440	\$1,476	2.5%
29	\$2,700	\$2,772	2.7%	29	\$2,064	\$2,124	2.9%	29	\$1,848	\$1,896	2.6%	29	\$1,512	\$1,560	3.2%
30	\$2,808	\$2,892	3.0%	30	\$2,148	\$2,208	2.8%	30	\$1,932	\$1,992	3.1%	30	\$1,596	\$1,632	2.3%
31 32	\$2,928	\$3,012	2.9% 3.2%	31 32	\$2,232	\$2,292 \$2,376	2.7%	31 32	\$2,028 \$2,112	\$2,076	2.4%	31	\$1,668 \$1,740	\$1,716 \$1,788	2.9%
33	\$3,036 \$3,084	\$3,132 \$3,168	2.7%	33	\$2,316 \$2,352	\$2,376 \$2,424	2.6% 3.1%	33	\$2,112 \$2,148	\$2,172 \$2,208	2.8% 2.8%	32 33	\$1,740 \$1,764	\$1,766 \$1,824	2.8% 3.4%
34	\$3,120	\$3,204	2.7%	34	\$2,376	\$2,448	3.0%	34	\$2,184	\$2,244	2.7%	34	\$1,812	\$1,860	2.6%
35	\$3,156	\$3,240	2.7%	35	\$2,400	\$2,472	3.0%	35	\$2,244	\$2,304	2.7%	35	\$1,848	\$1,896	2.6%
36	\$3,192	\$3,288	3.0%	36	\$2,448	\$2,508	2.5%	36	\$2,280	\$2,340	2.6%	36	\$1,884	\$1,932	2.5%
37 38	\$3,228 \$3.324	\$3,324 \$3.408	3.0% 2.5%	37 38	\$2,472 \$2.532	\$2,532 \$2.604	2.4% 2.8%	37 38	\$2,316 \$2.388	\$2,376 \$2.460	2.6% 3.0%	37 38	\$1,920 \$1.980	\$1,980 \$2.040	3.1% 3.0%
39	\$3,396	\$3,492	2.8%	39	\$2,592	\$2,664	2.8%	39	\$2,360	\$2,400	2.4%	39	\$2.052	\$2,040	2.3%
40	\$3,480	\$3,588	3.1%	40	\$2,664	\$2,736	2.7%	40	\$2,532	\$2,604	2.8%	40	\$2,112	\$2,172	2.8%
41	\$3,564	\$3,660	2.7%	41	\$2,724	\$2,796	2.6%	41	\$2,604	\$2,676	2.8%	41	\$2,172	\$2,232	2.8%
42	\$3,648	\$3,756	3.0%	42	\$2,784	\$2,868	3.0%	42	\$2,676	\$2,748	2.7%	42	\$2,244	\$2,304	2.7%
43 44	\$3,840 \$4,044	\$3,948 \$4,164	2.8% 3.0%	43 44	\$2,940 \$3,096	\$3,024 \$3,180	2.9% 2.7%	43 44	\$2,832 \$3,000	\$2,916 \$3,084	3.0% 2.8%	43 44	\$2,376 \$2,520	\$2,448 \$2,592	3.0% 2.9%
45	\$4,248	\$4,368	2.8%	45	\$3,240	\$3,336	3.0%	45	\$3,156	\$3,240	2.7%	45	\$2,664	\$2,736	2.7%
46	\$4,440	\$4,560	2.7%	46	\$3,396	\$3,492	2.8%	46	\$3,324	\$3,408	2.5%	46	\$2,796	\$2,880	3.0%
47	\$4,644	\$4,776	2.8%	47	\$3,552	\$3,648	2.7%	47	\$3,480	\$3,588	3.1%	47	\$2,940	\$3,024	2.9%
48 49	\$4,824 \$4,992	\$4,956 \$5,124	2.7% 2.6%	48 49	\$3,672 \$3,804	\$3,780 \$3,912	2.9% 2.8%	48 49	\$3,624 \$3,780	\$3,732 \$3,888	3.0% 2.9%	48 49	\$3,060 \$3,192	\$3,156 \$3,288	3.1% 3.0%
50	\$5,160	\$5,316	3.0%	50	\$3,948	\$4,056	2.7%	50	\$3,780	\$4,044	2.7%	50	\$3,324	\$3,408	2.5%
51	\$5,328	\$5,484	2.9%	51	\$4,068	\$4,188	2.9%	51	\$4,068	\$4,188	2.9%	51	\$3,444	\$3,540	2.8%
52	\$5,508	\$5,664	2.8%	52	\$4,200	\$4,320	2.9%	52	\$4,224	\$4,344	2.8%	52	\$3,576	\$3,672	2.7%
53	\$5,724	\$5,892	2.9%	53	\$4,380	\$4,500	2.7%	53	\$4,404	\$4,524	2.7%	53	\$3,744	\$3,840	2.6%
54 55	\$5,940 \$6,156	\$6,108 \$6,336	2.8% 2.9%	54 55	\$4,536 \$4,704	\$4,668 \$4,836	2.9% 2.8%	54 55	\$4,596 \$4,776	\$4,716 \$4,908	2.6% 2.8%	54 55	\$3,900 \$4,068	\$4,020 \$4,188	3.1% 2.9%
56	\$6,384	\$6,564	2.8%	56	\$4,872	\$5,004	2.7%	56	\$4,776	\$5,100	2.9%	56	\$4,224	\$4,344	2.8%
57	\$6,600	\$6,792	2.9%	57	\$5,040	\$5,184	2.9%	57	\$5,136	\$5,280	2.8%	57	\$4,392	\$4,512	2.7%
58	\$6,960	\$7,152	2.8%	58	\$5,316	\$5,472	2.9%	58	\$5,448	\$5,604	2.9%	58	\$4,656	\$4,788	2.8%
59	\$7,332	\$7,536	2.8%	59	\$5,580	\$5,748	3.0%	59	\$5,748	\$5,916	2.9%	59	\$4,908	\$5,052	2.9%
60 61	\$7,680 \$8,040	\$7,896 \$8,268	2.8% 2.8%	60 61	\$5,868 \$6,144	\$6,024 \$6,312	2.7% 2.7%	60 61	\$6,060 \$6,348	\$6,228 \$6,528	2.8% 2.8%	60 61	\$5,172 \$5,448	\$5,328 \$5,604	3.0% 2.9%
62	\$8,400	\$8,628	2.7%	62	\$6,408	\$6,588	2.7%	62	\$6,346 \$6,648	\$6,840	2.9%	62	\$5,446 \$5,700	\$5,856	2.9%
63	\$8,856	\$9,108	2.8%	63	\$6,756	\$6,948	2.8%	63	\$7,008	\$7,212	2.9%	63	\$6,000	\$6,168	2.8%
64	\$9,300	\$9,564	2.8%	64	\$7,092	\$7,296	2.9%	64	\$7,368	\$7,572	2.8%	64	\$6,312	\$6,492	2.9%
65+	\$9,756	\$10,032	2.8%	65+	\$7,452	\$7,668	2.9%	65+	\$7,716	\$7,944	3.0%	65+	\$6,612	\$6,804	2.9% Page 11 of

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	MC 5000	- v07012009			MC 7500	- v07012009			Value 150	00 - v07012009			Value 250	0 - v07012009	
Age	Current Annual Premium Rate	Proposed Annual Proposed	Change in Annual	<u>Age</u>	Current Annual Premium Rate	Proposed Annual Promium Pate	Change in Annual Premium Rate	Age	Current Annual Premium Rate		Change in Annual Premium Rate	Age	Current Annual Premium Rate	Proposed Annual Premium Pate	Change in Annual
0	\$2,268	\$2,328	2.6%	0	\$1,776	\$1,836	3.4%	0	\$3,144	\$3,228	2.7%	0	\$2,388	\$2,460	3.0%
1	\$1,356	\$1,404	3.5%	1	\$1,068	\$1,104	3.4%	1	\$1,884	\$1,932	2.5%	1	\$1,440	\$1,476	2.5%
2	\$720 \$720	\$744 \$744	3.3% 3.3%	2	\$576 \$576	\$588 \$588	2.1% 2.1%	2	\$1,008 \$1,008	\$1,032 \$1,032	2.4% 2.4%	2	\$768 \$768	\$780 \$780	1.6% 1.6%
4	\$720	\$744	3.3%	4	\$576	\$588	2.1%	4	\$1,008	\$1,032	2.4%	4	\$768	\$780	1.6%
5	\$720	\$744	3.3%	5	\$576	\$588	2.1%	5	\$1,008	\$1,032	2.4%	5	\$768	\$780	1.6%
6 7	\$720	\$744	3.3%	6 7	\$576	\$588 \$588	2.1%	6 7	\$1,008	\$1,032	2.4%	6 7	\$768	\$780	1.6%
8	\$720 \$720	\$744 \$744	3.3% 3.3%	8	\$576 \$576	\$588 \$588	2.1% 2.1%	8	\$1,008 \$1,008	\$1,032 \$1,032	2.4% 2.4%	8	\$768 \$768	\$780 \$780	1.6% 1.6%
9	\$720	\$744	3.3%	9	\$576	\$588	2.1%	9	\$1,008	\$1,032	2.4%	9	\$768	\$780	1.6%
10	\$720	\$744	3.3%	10	\$576	\$588	2.1%	10	\$1,008	\$1,032	2.4%	10	\$768	\$780	1.6%
11	\$720	\$744	3.3%	11	\$576	\$588 \$588	2.1%	11	\$1,008	\$1,032	2.4%	11	\$768	\$780	1.6%
12 13	\$720 \$756	\$744 \$768	3.3% 1.6%	12 13	\$576 \$600	\$588 \$612	2.1% 2.0%	12 13	\$1,008 \$1,044	\$1,032 \$1,068	2.4% 2.3%	12 13	\$768 \$804	\$780 \$828	1.6% 3.0%
14	\$792	\$816	3.0%	14	\$624	\$636	1.9%	14	\$1,080	\$1,116	3.3%	14	\$828	\$852	2.9%
15	\$816	\$840	2.9%	15	\$636	\$660	3.8%	15	\$1,128	\$1,164	3.2%	15	\$864	\$888	2.8%
16 17	\$852 \$876	\$876 \$900	2.8% 2.7%	16 17	\$660 \$696	\$684 \$720	3.6% 3.4%	16 17	\$1,176 \$1,224	\$1,200 \$1,260	2.0% 2.9%	16 17	\$888 \$924	\$912 \$960	2.7% 3.9%
17	\$876 \$912	\$900 \$936	2.7%	17	\$696 \$720	\$720 \$744	3.4%	18	\$1,224 \$1,272	\$1,260 \$1,308	2.8%	17	\$924 \$972	\$960 \$996	3.9% 2.5%
19	\$936	\$972	3.8%	19	\$756	\$768	1.6%	19	\$1,296	\$1,332	2.8%	19	\$996	\$1,020	2.4%
20	\$972	\$996	2.5%	20	\$768	\$780	1.6%	20	\$1,332	\$1,368	2.7%	20	\$1,020	\$1,044	2.4%
21 22	\$996 \$1,032	\$1,020 \$1,056	2.4% 2.3%	21 22	\$792 \$816	\$816 \$840	3.0% 2.9%	21 22	\$1,356 \$1,404	\$1,404 \$1,440	3.5% 2.6%	21 22	\$1,044 \$1,080	\$1,068 \$1,116	2.3% 3.3%
22	\$1,032 \$1,056	\$1,080	2.3%	22	\$816 \$840	\$840 \$864	2.9%	22	\$1,404 \$1,440	\$1,440 \$1,476	2.5%	22	\$1,080 \$1,104	\$1,116	3.3%
24	\$1,092	\$1,128	3.3%	24	\$864	\$888	2.8%	24	\$1,476	\$1,512	2.4%	24	\$1,140	\$1,176	3.2%
25	\$1,116	\$1,152	3.2%	25	\$888	\$912	2.7%	25	\$1,500	\$1,548	3.2%	25	\$1,176	\$1,200	2.0%
26	\$1,152 \$1,188	\$1,188	3.1% 2.0%	26 27	\$912 \$936	\$936 \$972	2.6% 3.8%	26 27	\$1,536 \$4,530	\$1,584	3.1% 3.1%	26 27	\$1,200 \$1,236	\$1,224	2.0% 2.9%
27 28	\$1,188 \$1,260	\$1,212 \$1,296	2.0%	27 28	\$936 \$996	\$972 \$1,020	3.8% 2.4%	28	\$1,572 \$1,656	\$1,620 \$1,704	2.9%	27 28	\$1,236 \$1,296	\$1,272 \$1,332	2.9%
29	\$1,320	\$1,356	2.7%	29	\$1,044	\$1,068	2.3%	29	\$1,728	\$1,776	2.8%	29	\$1,356	\$1,404	3.5%
30	\$1,392	\$1,428	2.6%	30	\$1,092	\$1,128	3.3%	30	\$1,812	\$1,860	2.6%	30	\$1,428	\$1,464	2.5%
31 32	\$1,452 \$1,512	\$1,488 \$1,560	2.5% 3.2%	31 32	\$1,140 \$1,200	\$1,176 \$1,224	3.2% 2.0%	31 32	\$1,884 \$1,956	\$1,932 \$2,016	2.5% 3.1%	31 32	\$1,488 \$1,548	\$1,536 \$1,596	3.2% 3.1%
33	\$1,512 \$1,548	\$1,590 \$1,596	3.1%	33	\$1,224	\$1,224	2.0%	33	\$1,992	\$2,052	3.0%	33	\$1,546 \$1,596	\$1,632	2.3%
34	\$1,572	\$1,620	3.1%	34	\$1,248	\$1,284	2.9%	34	\$2,028	\$2,076	2.4%	34	\$1,620	\$1,656	2.2%
35	\$1,620	\$1,656	2.2%	35	\$1,272	\$1,308	2.8%	35	\$2,064	\$2,124	2.9%	35	\$1,644	\$1,692	2.9%
36 37	\$1,644 \$1.680	\$1,692 \$1.728	2.9% 2.9%	36 37	\$1,296 \$1.320	\$1,332 \$1,356	2.8% 2.7%	36 37	\$2,088 \$2,124	\$2,148 \$2,184	2.9% 2.8%	36 37	\$1,680 \$1,704	\$1,728 \$1,752	2.9% 2.8%
38	\$1,728	\$1,726	2.8%	38	\$1,356	\$1,404	3.5%	38	\$2,172	\$2,704	2.8%	38	\$1,752	\$1,800	2.7%
39	\$1,776	\$1,836	3.4%	39	\$1,416	\$1,452	2.5%	39	\$2,244	\$2,304	2.7%	39	\$1,812	\$1,860	2.6%
40	\$1,848	\$1,896	2.6%	40	\$1,452	\$1,488	2.5%	40	\$2,304	\$2,364	2.6%	40	\$1,860	\$1,908	2.6%
41 42	\$1,896 \$1,944	\$1,944 \$2,004	2.5% 3.1%	41 42	\$1,500 \$1,536	\$1,548 \$1,584	3.2% 3.1%	41 42	\$2,364 \$2,412	\$2,436 \$2,484	3.0% 3.0%	41 42	\$1,908 \$1,968	\$1,968 \$2,028	3.1% 3.0%
43	\$2,076	\$2,136	2.9%	43	\$1,644	\$1,692	2.9%	43	\$2,556	\$2,628	2.8%	43	\$2,088	\$2,148	2.9%
44	\$2,196	\$2,268	3.3%	44	\$1,728	\$1,776	2.8%	44	\$2,700	\$2,772	2.7%	44	\$2,196	\$2,268	3.3%
45	\$2,316	\$2,376	2.6%	45	\$1,836	\$1,884	2.6%	45	\$2,832	\$2,916	3.0%	45	\$2,328	\$2,388	2.6%
46 47	\$2,448 \$2,556	\$2,508 \$2,628	2.5% 2.8%	46 47	\$1,920 \$2,028	\$1,980 \$2,076	3.1% 2.4%	46 47	\$2,976 \$3,120	\$3,060 \$3,204	2.8% 2.7%	46 47	\$2,448 \$2,556	\$2,508 \$2,628	2.5% 2.8%
48	\$2,676	\$2,748	2.7%	48	\$2,112	\$2,172	2.8%	48	\$3,240	\$3,336	3.0%	48	\$2,676	\$2,748	2.7%
49	\$2,784	\$2,868	3.0%	49	\$2,196	\$2,268	3.3%	49	\$3,372	\$3,468	2.8%	49	\$2,772	\$2,856	3.0%
50	\$2,904	\$2,988	2.9%	50	\$2,292	\$2,352	2.6%	50	\$3,504	\$3,600	2.7%	50	\$2,892	\$2,964	2.5%
51 52	\$3,012 \$3,132	\$3,096 \$3,216	2.8% 2.7%	51 52	\$2,376 \$2,472	\$2,448 \$2,532	3.0% 2.4%	51 52	\$3,624 \$3,756	\$3,732 \$3,864	3.0% 2.9%	51 52	\$2,988 \$3,108	\$3,072 \$3,192	2.8% 2.7%
53	\$3,264	\$3,360	2.9%	53	\$2,568	\$2,640	2.8%	53	\$3,900	\$4,020	3.1%	53	\$3,240	\$3,336	3.0%
54	\$3,408	\$3,504	2.8%	54	\$2,688	\$2,760	2.7%	54	\$4,056	\$4,176	3.0%	54	\$3,372	\$3,468	2.8%
55 56	\$3,552 \$3.684	\$3,648 \$3,792	2.7% 2.9%	55 56	\$2,796 \$2.916	\$2,880 \$3.000	3.0% 2.9%	55 56	\$4,224 \$4.380	\$4,344 \$4,500	2.8% 2.7%	55 56	\$3,516 \$3.648	\$3,612 \$3,756	2.7% 3.0%
56 57	\$3,684 \$3.828	\$3,792 \$3.936	2.9%	56 57	\$2,916 \$3.012	\$3,000 \$3.096	2.9%	56 57	\$4,380 \$4.524	\$4,500 \$4.656	2.7%	56 57	\$3,648 \$3.792	\$3,756 \$3,900	3.0% 2.8%
58	\$4,056	\$4,176	3.0%	58	\$3,204	\$3,300	3.0%	58	\$4,800	\$4,932	2.8%	58	\$4,008	\$4,116	2.7%
59	\$4,284	\$4,404	2.8%	59	\$3,384	\$3,480	2.8%	59	\$5,052	\$5,196	2.9%	59	\$4,224	\$4,344	2.8%
60	\$4,512	\$4,644	2.9%	60	\$3,564	\$3,660	2.7%	60	\$5,304 \$5,556	\$5,460	2.9%	60	\$4,452	\$4,584	3.0%
61 62	\$4,740 \$4,968	\$4,884 \$5,112	3.0% 2.9%	61 62	\$3,744 \$3,912	\$3,840 \$4,032	2.6% 3.1%	61 62	\$5,556 \$5,820	\$5,712 \$5,988	2.8% 2.9%	61 62	\$4,668 \$4,896	\$4,800 \$5,040	2.8% 2.9%
63	\$5,244	\$5,388	2.7%	63	\$4,140	\$4,248	2.6%	63	\$6,132	\$6,300	2.7%	63	\$5,148	\$5,292	2.8%
64	\$5,508	\$5,664	2.8%	64	\$4,356	\$4,476	2.8%	64	\$6,444	\$6,636	3.0%	64	\$5,424	\$5,568	2.7%
65+	\$5,772	\$5,940	2.9%	65+	\$4,548	\$4,680	2.9%	65+	\$6,756	\$6,948	2.8%	65+	\$5,688	\$5,844	2.7% Page 12 of

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	Value 500	00 - v07012009			Value 800	00 - v07012009		Hig	gh Dedu	uctible MC 3000	) (HSA Compatik	ole) - 07012009	High De	eductible MC 5000	) (HSA Compati	ole) - 07012009
		Proposed	Change in			Proposed	Change in		_		Proposed	Change in			Proposed	Change in
٨٥٥	Current Annual Premium Rate	Annual Promium Pate	Annual Premium Rate	٨٥٥	Current Annual Premium Rate		Annual Premium Rate	٨٥		Current Annual Premium Rate	Annual Premium Rate	Annual Promium Pato	٨٥٥	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate
<u>Age</u> 0	\$1,944	\$2,004	3.1%	<u>Age</u> 0	\$1,416	\$1,452	2.5%	<u>Ac</u> 0		\$2,904	\$2,988	2.9%	<u>Age</u> 0	\$2,340	\$2,412	3.1%
1	\$1,176	\$1,200	2.0%	1	\$852	\$876	2.8%	1		\$1,740	\$1,788	2.8%	1	\$1,404	\$1,440	2.6%
2	\$624	\$636	1.9%	2	\$456	\$468	2.6%	2	2	\$924	\$960	3.9%	2	\$756	\$768	1.6%
3	\$624	\$636	1.9%	3	\$456	\$468	2.6%	3		\$924	\$960	3.9%	3	\$756	\$768	1.6%
4	\$624	\$636	1.9%	4	\$456	\$468	2.6%	4		\$924	\$960	3.9%	4	\$756	\$768	1.6%
5 6	\$624	\$636	1.9%	5 6	\$456 \$456	\$468	2.6%	5 6		\$924	\$960	3.9% 3.9%	5 6	\$756	\$768 \$768	1.6%
7	\$624 \$624	\$636 \$636	1.9% 1.9%	7	\$456 \$456	\$468 \$468	2.6% 2.6%	7		\$924 \$924	\$960 \$960	3.9%	7	\$756 \$756	\$768	1.6% 1.6%
8	\$624	\$636	1.9%	8	\$456	\$468	2.6%	8		\$924	\$960	3.9%	8	\$756	\$768	1.6%
9	\$624	\$636	1.9%	9	\$456	\$468	2.6%	9		\$924	\$960	3.9%	9	\$756	\$768	1.6%
10	\$624	\$636	1.9%	10	\$456	\$468	2.6%	10		\$924	\$960	3.9%	10	\$756	\$768	1.6%
11	\$624	\$636	1.9%	11	\$456	\$468	2.6%	11		\$924	\$960	3.9%	11	\$756	\$768	1.6%
12	\$624	\$636	1.9%	12	\$456	\$468	2.6%	12		\$924	\$960	3.9%	12	\$756	\$768	1.6%
13 14	\$648 \$672	\$672 \$696	3.7% 3.6%	13 14	\$468 \$492	\$480 \$516	2.6% 4.9%	13 14		\$972 \$1,008	\$996 \$1,032	2.5% 2.4%	13 14	\$780 \$816	\$792 \$840	1.5% 2.9%
15	\$696	\$720	3.4%	15	\$504	\$528	4.8%	15		\$1,044	\$1,068	2.3%	15	\$840	\$864	2.9%
16	\$720	\$744	3.3%	16	\$540	\$552	2.2%	16		\$1,080	\$1,116	3.3%	16	\$876	\$900	2.7%
17	\$768	\$780	1.6%	17	\$552	\$564	2.2%	17		\$1,128	\$1,164	3.2%	17	\$912	\$936	2.6%
18	\$792	\$816	3.0%	18	\$576	\$588	2.1%	18		\$1,176	\$1,200	2.0%	18	\$936	\$972	3.8%
19	\$816	\$840	2.9%	19	\$600	\$612	2.0%	19 20		\$1,212	\$1,248	3.0%	19	\$1,044	\$1,068	2.3%
20 21	\$840 \$864	\$864 \$888	2.9% 2.8%	20 21	\$612 \$624	\$624 \$636	2.0% 1.9%	2		\$1,248 \$1,272	\$1,284 \$1.308	2.9% 2.8%	20 21	\$1,008 \$1.032	\$1,032 \$1.056	2.4% 2.3%
22	\$888	\$912	2.7%	22	\$648	\$672	3.7%	22		\$1,308	\$1,344	2.8%	22	\$1,068	\$1,104	3.4%
23	\$912	\$936	2.6%	23	\$660	\$684	3.6%	23		\$1,344	\$1,392	3.6%	23	\$1,092	\$1,128	3.3%
24	\$936	\$972	3.8%	24	\$684	\$708	3.5%	24		\$1,392	\$1,428	2.6%	24	\$1,128	\$1,164	3.2%
25	\$972	\$996	2.5%	25	\$696	\$720	3.4%	25		\$1,428	\$1,464	2.5%	25	\$1,152	\$1,188	3.1%
26	\$996	\$1,020	2.4%	26	\$720	\$744	3.3%	26		\$1,464	\$1,500	2.5%	26	\$1,200	\$1,224	2.0%
27 28	\$1,032 \$1,080	\$1,056 \$1,116	2.3% 3.3%	27 28	\$756 \$792	\$768 \$816	1.6% 3.0%	27 28		\$1,500 \$1,572	\$1,548 \$1,620	3.2% 3.1%	27 28	\$1,236 \$1,296	\$1,272 \$1,332	2.9% 2.8%
29	\$1,000	\$1,176	3.2%	29	\$828	\$852	2.9%	29		\$1,656	\$1,704	2.9%	29	\$1,356	\$1,404	3.5%
30	\$1,200	\$1,224	2.0%	30	\$864	\$888	2.8%	30		\$1,728	\$1,776	2.8%	30	\$1,440	\$1,476	2.5%
31	\$1,248	\$1,284	2.9%	31	\$900	\$924	2.7%	31		\$1,812	\$1,860	2.6%	31	\$1,500	\$1,548	3.2%
32	\$1,308	\$1,344	2.8%	32	\$960	\$984	2.5%	32		\$1,884	\$1,932	2.5%	32	\$1,560	\$1,608	3.1%
33	\$1,332	\$1,368	2.7%	33	\$972	\$996	2.5%	33 34		\$1,920	\$1,980	3.1%	33	\$1,608	\$1,644	2.2%
34 35	\$1,356 \$1,392	\$1,404 \$1,428	3.5% 2.6%	34 35	\$996 \$1,008	\$1,020 \$1,032	2.4% 2.4%	35		\$1,956 \$1,992	\$2,016 \$2,052	3.1% 3.0%	34 35	\$1,632 \$1,668	\$1,680 \$1,716	2.9% 2.9%
36	\$1,428	\$1,464	2.5%	36	\$1,032	\$1,056	2.3%	36		\$2,040	\$2,088	2.4%	36	\$1,704	\$1,752	2.8%
37	\$1,452	\$1,488	2.5%	37	\$1,056	\$1,080	2.3%	37		\$2,076	\$2,136	2.9%	37	\$1,728	\$1,776	2.8%
38	\$1,488	\$1,536	3.2%	38	\$1,080	\$1,116	3.3%	38		\$2,136	\$2,196	2.8%	38	\$1,788	\$1,848	3.4%
39	\$1,536	\$1,584	3.1%	39	\$1,116	\$1,152	3.2%	39		\$2,196	\$2,268	3.3%	39	\$1,848	\$1,896	2.6%
40 41	\$1,596 \$1,644	\$1,632 \$1,692	2.3% 2.9%	40 41	\$1,152 \$1,200	\$1,188 \$1,224	3.1% 2.0%	40 41		\$2,268 \$2,328	\$2,328 \$2,388	2.6% 2.6%	40 41	\$1,908 \$1,956	\$1,968 \$2,016	3.1% 3.1%
42	\$1,680	\$1,728	2.9%	42	\$1,224	\$1,260	2.9%	42		\$2,388	\$2,460	3.0%	42	\$2,028	\$2,076	2.4%
43	\$1,788	\$1,848	3.4%	43	\$1,296	\$1,332	2.8%	43		\$2,532	\$2,604	2.8%	43	\$2,148	\$2,208	2.8%
44	\$1,896	\$1,944	2.5%	44	\$1,368	\$1,416	3.5%	44		\$2,688	\$2,760	2.7%	44	\$2,268	\$2,328	2.6%
45	\$1,992	\$2,052	3.0%	45	\$1,452	\$1,488	2.5%	45		\$2,820	\$2,904	3.0%	45	\$2,388	\$2,460	3.0%
46	\$2,112	\$2,172	2.8%	46	\$1,524	\$1,572	3.1%	46		\$2,964	\$3,048	2.8%	46	\$2,520	\$2,592	2.9%
47 48	\$2,208 \$2,304	\$2,280 \$2,364	3.3% 2.6%	47 48	\$1,608 \$1,680	\$1,644 \$1,728	2.2% 2.9%	47 48		\$3,120 \$3,240	\$3,204 \$3,336	2.7% 3.0%	47 48	\$2,640 \$2,760	\$2,724 \$2,844	3.2% 3.0%
49	\$2,400	\$2,472	3.0%	49	\$1,740	\$1,788	2.8%	49		\$3,240	\$3,480	2.8%	49	\$2,760	\$2,964	2.5%
50	\$2,508	\$2,580	2.9%	50	\$1,824	\$1,872	2.6%	50	0	\$3,516	\$3,612	2.7%	50	\$3,000	\$3,084	2.8%
51	\$2,592	\$2,664	2.8%	51	\$1,884	\$1,932	2.5%	51	1	\$3,636	\$3,744	3.0%	51	\$3,120	\$3,204	2.7%
52	\$2,700	\$2,772	2.7%	52	\$1,956	\$2,016	3.1%	52		\$3,780	\$3,888	2.9%	52	\$3,228	\$3,324	3.0%
53	\$2,820	\$2,904	3.0%	53	\$2,052	\$2,100	2.3%	53		\$3,948	\$4,056	2.7%	53	\$3,372	\$3,468	2.8%
54 55	\$2,940 \$3,060	\$3,024 \$3,156	2.9% 3.1%	54 55	\$2,136 \$2,232	\$2,196 \$2,292	2.8% 2.7%	54 55		\$4,104 \$4,272	\$4,224 \$4,392	2.9% 2.8%	54 55	\$3,528 \$3,660	\$3,624 \$3,768	2.7% 3.0%
56	\$3,000	\$3,136	3.0%	56	\$2,232	\$2,376	2.6%	56		\$4,440	\$4,560	2.7%	56	\$3,816	\$3,768	2.8%
57	\$3,312	\$3,396	2.5%	57	\$2,400	\$2,472	3.0%	57		\$4,608	\$4,740	2.9%	57	\$3,960	\$4,068	2.7%
58	\$3,504	\$3,600	2.7%	58	\$2,544	\$2,616	2.8%	58		\$4,872	\$5,004	2.7%	58	\$4,200	\$4,320	2.9%
59	\$3,696	\$3,804	2.9%	59	\$2,688	\$2,760	2.7%	59		\$5,136	\$5,280	2.8%	59	\$4,428	\$4,548	2.7%
60	\$3,888	\$4,008	3.1%	60	\$2,832	\$2,916	3.0%	60		\$5,412	\$5,556	2.7%	60	\$4,668	\$4,800	2.8%
61 62	\$4,092 \$4,296	\$4,212 \$4,416	2.9% 2.8%	61 62	\$2,976 \$3,120	\$3,060 \$3,204	2.8% 2.7%	61 62		\$5,676 \$5,952	\$5,832 \$6,120	2.7% 2.8%	61 62	\$4,908 \$5,136	\$5,052 \$5,280	2.9% 2.8%
63	\$4,296 \$4,524	\$4,656	2.9%	63	\$3,120 \$3,276	\$3,204 \$3,372	2.7%	63		\$6,276	\$6,444	2.7%	63	\$5,136 \$5,424	\$5,260 \$5,568	2.7%
64	\$4,752	\$4,896	3.0%	64	\$3,456	\$3,552	2.8%	64		\$6,588	\$6,780	2.9%	64	\$5,700	\$5,856	2.7%
65+	\$4,992	\$5,124	2.6%	65+	\$3,624	\$3,732	3.0%	65	5+	\$6,912	\$7,104	2.8%	65+	\$5,976	\$6,144	2.8% Page 13 o

2.8% Page 13 of 45

	Buy I	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Λαe	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Λαο	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Pate
<u>Age</u> 0	\$2,196	\$2,268	3.3%	0	\$3,060	\$3,156	3.1%	<u>Age</u> 0	\$2,076	\$2,136	2.9%	0 Age	\$1,788	\$1,848	3.4%
1	\$1,320	\$1,356	2.7%	1	\$1,836	\$1,884	2.6%	1	\$1,248	\$1,284	2.9%	1	\$1,080	\$1,116	3.3%
2	\$696	\$720 \$720	3.4%	2	\$984	\$1,008	2.4%	2	\$660 \$660	\$684	3.6%	2	\$576	\$588	2.1%
4	\$696 \$696	\$720 \$720	3.4% 3.4%	4	\$984 \$984	\$1,008 \$1,008	2.4% 2.4%	3 4	\$660 \$660	\$684 \$684	3.6% 3.6%	3 4	\$576 \$576	\$588 \$588	2.1% 2.1%
5	\$696	\$720	3.4%	5	\$984	\$1,008	2.4%	5	\$660	\$684	3.6%	5	\$576	\$588	2.1%
6	\$696	\$720	3.4%	6	\$984	\$1,008	2.4%	6	\$660	\$684	3.6%	6	\$576	\$588	2.1%
7 8	\$696 \$696	\$720 \$720	3.4% 3.4%	7 8	\$984 \$984	\$1,008 \$1,008	2.4% 2.4%	7 8	\$660 \$660	\$684 \$684	3.6% 3.6%	7 8	\$576 \$576	\$588 \$588	2.1% 2.1%
9	\$696	\$720	3.4%	9	\$984	\$1,008	2.4%	9	\$660	\$684	3.6%	9	\$576	\$588	2.1%
10	\$696	\$720	3.4%	10	\$984	\$1,008	2.4%	10	\$660	\$684	3.6%	10	\$576	\$588	2.1%
11	\$696	\$720	3.4%	11	\$984	\$1,008	2.4%	11	\$660	\$684	3.6%	11	\$576	\$588	2.1%
12 13	\$696 \$732	\$720 \$756	3.4% 3.3%	12 13	\$984 \$1,020	\$1,008 \$1,044	2.4% 2.4%	12 13	\$660 \$684	\$684 \$708	3.6% 3.5%	12 13	\$576 \$600	\$588 \$612	2.1% 2.0%
14	\$768	\$780	1.6%	14	\$1,056	\$1,080	2.3%	14	\$708	\$732	3.4%	14	\$624	\$636	1.9%
15	\$792	\$816	3.0%	15	\$1,104	\$1,140	3.3%	15	\$732	\$756	3.3%	15	\$648	\$672	3.7%
16 17	\$828 \$852	\$852 \$876	2.9% 2.8%	16 17	\$1,140 \$1,200	\$1,176 \$1,224	3.2% 2.0%	16 17	\$780 \$804	\$792 \$828	1.5% 3.0%	16 17	\$672 \$696	\$696 \$720	3.6% 3.4%
17	\$888	\$912	2.7%	18	\$1,200 \$1,236	\$1,272	2.9%	18	\$840	\$864	2.9%	18	\$720	\$720 \$744	3.3%
19	\$912	\$936	2.6%	19	\$1,272	\$1,308	2.8%	19	\$864	\$888	2.8%	19	\$756	\$768	1.6%
20	\$936	\$972	3.8%	20	\$1,308	\$1,344	2.8%	20	\$888	\$912	2.7%	20	\$780	\$792	1.5%
21 22	\$972 \$1,008	\$996 \$1,032	2.5% 2.4%	21 22	\$1,332 \$1,368	\$1,368 \$1,416	2.7% 3.5%	21 22	\$912 \$936	\$936 \$972	2.6% 3.8%	21 22	\$792 \$816	\$816 \$840	3.0% 2.9%
23	\$1,032	\$1,056	2.3%	23	\$1,428	\$1,464	2.5%	23	\$972	\$996	2.5%	23	\$840	\$864	2.9%
24	\$1,068	\$1,104	3.4%	24	\$1,464	\$1,500	2.5%	24	\$996	\$1,020	2.4%	24	\$864	\$888	2.8%
25	\$1,092	\$1,128	3.3%	25	\$1,500 \$4,536	\$1,548 \$1,584	3.2%	25	\$1,032	\$1,056	2.3%	25	\$888	\$912 \$936	2.7%
26 27	\$1,128 \$1,152	\$1,164 \$1,188	3.2% 3.1%	26 27	\$1,536 \$1,572	\$1,584 \$1,620	3.1% 3.1%	26 27	\$1,056 \$1,080	\$1,080 \$1,116	2.3% 3.3%	26 27	\$912 \$936	\$936 \$972	2.6% 3.8%
28	\$1,224	\$1,260	2.9%	28	\$1,656	\$1,704	2.9%	28	\$1,140	\$1,176	3.2%	28	\$996	\$1,020	2.4%
29	\$1,284	\$1,320	2.8%	29	\$1,740	\$1,788	2.8%	29	\$1,212	\$1,248	3.0%	29	\$1,056	\$1,080	2.3%
30 31	\$1,344 \$1,416	\$1,392 \$1,452	3.6% 2.5%	30 31	\$1,824 \$1,908	\$1,872 \$1,968	2.6% 3.1%	30 31	\$1,272 \$1,320	\$1,308 \$1,356	2.8% 2.7%	30 31	\$1,104 \$1,152	\$1,140 \$1,188	3.3% 3.1%
32	\$1,476	\$1,512	2.4%	32	\$1,980	\$2,040	3.0%	32	\$1,392	\$1,428	2.6%	32	\$1,212	\$1,248	3.0%
33	\$1,512	\$1,560	3.2%	33	\$2,028	\$2,076	2.4%	33	\$1,416	\$1,452	2.5%	33	\$1,236	\$1,272	2.9%
34	\$1,536	\$1,584	3.1%	34	\$2,064	\$2,124	2.9%	34	\$1,452	\$1,488	2.5%	34	\$1,260	\$1,296	2.9%
35 36	\$1,572 \$1,608	\$1,620 \$1,644	3.1% 2.2%	35 36	\$2,100 \$2,136	\$2,160 \$2,196	2.9% 2.8%	35 36	\$1,476 \$1,500	\$1,512 \$1,548	2.4% 3.2%	35 36	\$1,284 \$1,308	\$1,320 \$1,344	2.8% 2.8%
37	\$1,632	\$1,680	2.9%	37	\$2,172	\$2,232	2.8%	37	\$1,524	\$1,572	3.1%	37	\$1,332	\$1,368	2.7%
38	\$1,692	\$1,740	2.8%	38	\$2,256	\$2,316	2.7%	38	\$1,572	\$1,620	3.1%	38	\$1,368	\$1,416	3.5%
39 40	\$1,740 \$1,788	\$1,788 \$1,848	2.8% 3.4%	39 40	\$2,316 \$2,376	\$2,376 \$2,448	2.6% 3.0%	39 40	\$1,632 \$1,680	\$1,680 \$1,728	2.9% 2.9%	39 40	\$1,428 \$1,464	\$1,464 \$1,500	2.5% 2.5%
41	\$1,788	\$1,896	2.6%	41	\$2,370	\$2,520	2.4%	41	\$1,728	\$1,776	2.8%	41	\$1,512	\$1,560	3.2%
42	\$1,908	\$1,968	3.1%	42	\$2,520	\$2,592	2.9%	42	\$1,776	\$1,836	3.4%	42	\$1,548	\$1,596	3.1%
43	\$2,028	\$2,076	2.4%	43	\$2,676	\$2,748	2.7%	43	\$1,896	\$1,944	2.5%	43	\$1,656	\$1,704	2.9%
44 45	\$2,136 \$2.268	\$2,196 \$2.328	2.8% 2.6%	44 45	\$2,820 \$2.976	\$2,904 \$3.060	3.0% 2.8%	44 45	\$2,004 \$2,124	\$2,064 \$2,184	3.0% 2.8%	44 45	\$1,740 \$1.848	\$1,788 \$1.896	2.8% 2.6%
46	\$2,376	\$2,448	3.0%	46	\$3,132	\$3,216	2.7%	46	\$2,232	\$2,292	2.7%	46	\$1,944	\$2,004	3.1%
47	\$2,496	\$2,568	2.9%	47	\$3,276	\$3,372	2.9%	47	\$2,340	\$2,412	3.1%	47	\$2,040	\$2,088	2.4%
48 49	\$2,604 \$2,712	\$2,676 \$2,784	2.8% 2.7%	48 49	\$3,420 \$3,564	\$3,516 \$3,660	2.8% 2.7%	48 49	\$2,448 \$2,544	\$2,508 \$2,616	2.5% 2.8%	48 49	\$2,124 \$2,208	\$2,184 \$2,280	2.8% 3.3%
50	\$2,712 \$2,820	\$2,764 \$2,904	3.0%	50	\$3,564 \$3,696	\$3,804	2.7%	50	\$2,544 \$2,640	\$2,724	3.2%	50	\$2,206 \$2.304	\$2,260	2.6%
51	\$2,940	\$3,024	2.9%	51	\$3,828	\$3,936	2.8%	51	\$2,748	\$2,820	2.6%	51	\$2,388	\$2,460	3.0%
52	\$3,036	\$3,132	3.2%	52	\$3,972	\$4,080	2.7%	52	\$2,868	\$2,940	2.5%	52	\$2,484	\$2,556	2.9%
53 54	\$3,180 \$3,324	\$3,276 \$3,408	3.0% 2.5%	53 54	\$4,152 \$4,320	\$4,260 \$4,452	2.6% 3.1%	53 54	\$2,988 \$3,120	\$3,072 \$3,204	2.8% 2.7%	53 54	\$2,592 \$2,712	\$2,664 \$2,784	2.8% 2.7%
55	\$3,456	\$3,552	2.8%	55	\$4,488	\$4,620	2.9%	55	\$3,120	\$3,204	3.0%	55	\$2,712	\$2,764	3.0%
56	\$3,600	\$3,696	2.7%	56	\$4,668	\$4,800	2.8%	56	\$3,372	\$3,468	2.8%	56	\$2,940	\$3,024	2.9%
57	\$3,732	\$3,828	2.6%	57	\$4,848	\$4,980	2.7%	57	\$3,504	\$3,600	2.7%	57	\$3,036	\$3,132	3.2%
58 59	\$3,960 \$4,176	\$4,068 \$4,296	2.7% 2.9%	58 59	\$5,124 \$5,424	\$5,268 \$5,568	2.8% 2.7%	58 59	\$3,720 \$3,912	\$3,816 \$4,032	2.6% 3.1%	58 59	\$3,228 \$3,408	\$3,324 \$3,504	3.0% 2.8%
60	\$4,176 \$4,404	\$4,296 \$4,524	2.7%	60	\$5,424 \$5,700	\$5,856 \$5,856	2.7%	60	\$4,140	\$4,032 \$4,248	2.6%	60	\$3,406 \$3,588	\$3,504 \$3,684	2.7%
61	\$4,632	\$4,764	2.8%	61	\$5,976	\$6,144	2.8%	61	\$4,332	\$4,464	3.0%	61	\$3,780	\$3,888	2.9%
62	\$4,848	\$4,980	2.7%	62	\$6,276	\$6,444	2.7%	62	\$4,548	\$4,680	2.9%	62	\$3,960	\$4,068	2.7%
63 64	\$5,112 \$5,364	\$5,256 \$5,520	2.8% 2.9%	63 64	\$6,600 \$6,948	\$6,792 \$7,140	2.9% 2.8%	63 64	\$4,800 \$5,040	\$4,932 \$5,184	2.8% 2.9%	63 64	\$4,176 \$4,392	\$4,296 \$4,512	2.9% 2.7%
65+	\$5,640	\$5,796	2.8%	65+	\$7,272	\$7,476	2.8%	65+	\$5,280	\$5,424	2.7%	65+	\$4,596	\$4,716	2.6%

	Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate	Premium Rate	Premium Rate
0	\$1,560	\$1,608	3.1%
1	\$936	\$972	3.8%
2	\$492	\$516 \$546	4.9%
3 4	\$492 \$492	\$516 \$516	4.9% 4.9%
4 5	\$492 \$492	\$516 \$516	4.9% 4.9%
6	\$492 \$492	\$516 \$516	4.9%
7	\$492	\$516	4.9%
8	\$492	\$516	4.9%
9	\$492	\$516	4.9%
10	\$492	\$516	4.9%
11	\$492	\$516	4.9%
12	\$492	\$516	4.9%
13	\$516	\$540	4.7%
14	\$552	\$564	2.2%
15	\$564	\$576	2.1%
16	\$588	\$600	2.0%
17	\$612	\$624	2.0%
18	\$636	\$660	3.8%
19	\$660	\$684	3.6%
20 21	\$672 \$684	\$696 \$708	3.6% 3.5%
22	\$708	\$706 \$732	3.4%
23	\$706 \$732	\$756	3.4%
24	\$768	\$780	1.6%
25	\$780	\$792	1.5%
26	\$804	\$828	3.0%
27	\$828	\$852	2.9%
28	\$864	\$888	2.8%
29	\$912	\$936	2.6%
30	\$960	\$984	2.5%
31	\$1,008	\$1,032	2.4%
32	\$1,056	\$1,080	2.3%
33	\$1,068	\$1,104	3.4%
34	\$1,092	\$1,128	3.3%
35	\$1,116	\$1,152	3.2%
36 37	\$1,140	\$1,176	3.2% 3.1%
38	\$1,152 \$1,200	\$1,188 \$1,224	2.0%
39	\$1,236	\$1,272	2.9%
40	\$1,272	\$1,308	2.8%
41	\$1,308	\$1,344	2.8%
42	\$1,344	\$1,392	3.6%
43	\$1,440	\$1,476	2.5%
44	\$1,524	\$1,572	3.1%
45	\$1,608	\$1,644	2.2%
46	\$1,692	\$1,740	2.8%
47	\$1,776	\$1,836	3.4%
48	\$1,860	\$1,908	2.6%
49	\$1,932	\$1,992	3.1%
50 51	\$2,004	\$2,064	3.0% 2.9%
52	\$2,088 \$2,160	\$2,148 \$2.220	2.8%
53	\$2,760	\$2,328	2.6%
54	\$2,364	\$2,436	3.0%
55	\$2,460	\$2,520	2.4%
56	\$2,556	\$2,628	2.8%
57	\$2,664	\$2,736	2.7%
58	\$2,808	\$2,892	3.0%
59	\$2,976	\$3,060	2.8%
60	\$3,132	\$3,216	2.7%
61	\$3,300	\$3,384	2.5%
62	\$3,444	\$3,540	2.8%
63	\$3,636	\$3,744	3.0%
64	\$3,816	\$3,924	2.8%
65+	\$4,008	\$4,116	2.7%

	First Dollar	30 - v07012009			First Dolla	r 40 - v07012009			MC 250	0 - v07012009			MC 3500	) - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual	Annual Date	Annual		Current Annual	Annual	Annual		Current Annual		Annual		Current Annual	Annual	Annual Date
<u>Age</u> 0	Premium Rate \$6,240	\$6,420	2.9%	<u>Age</u> 0	Premium Rate \$4,776	Premium Rate \$4,908	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$3,996	\$4,104	Premium Rate 2.7%	<u>Age</u> 0	\$3,192	\$3,288	Premium Rate 3.0%
1	\$3,744	\$3,840	2.6%	1	\$2,868	\$2,940	2.5%	1	\$2,400	\$2,472	3.0%	1	\$1,908	\$1,968	3.1%
2	\$1,992 \$1.992	\$2,052 \$2.052	3.0% 3.0%	2	\$1,524 \$1,524	\$1,572 \$1,572	3.1% 3.1%	2	\$1,284 \$1.284	\$1,320 \$1,320	2.8% 2.8%	2	\$1,020 \$1,020	\$1,044 \$1,044	2.4% 2.4%
4	\$1,992	\$2,052	3.0%	4	\$1,524	\$1,572	3.1%	4	\$1,284	\$1,320	2.8%	4	\$1,020	\$1,044	2.4%
5	\$1,992	\$2,052	3.0%	5	\$1,524	\$1,572	3.1%	5	\$1,284	\$1,320	2.8%	5	\$1,020	\$1,044	2.4%
6 7	\$1,992 \$1,992	\$2,052 \$2,052	3.0% 3.0%	6 7	\$1,524 \$1,524	\$1,572 \$1,572	3.1% 3.1%	6 7	\$1,284 \$1,284	\$1,320 \$1,320	2.8% 2.8%	6 7	\$1,020 \$1,020	\$1,044 \$1,044	2.4% 2.4%
8	\$1,992	\$2,052	3.0%	8	\$1,524	\$1,572	3.1%	8	\$1,284	\$1,320	2.8%	8	\$1,020	\$1,044	2.4%
9	\$1,992	\$2,052	3.0%	9	\$1,524	\$1,572	3.1%	9	\$1,284	\$1,320	2.8%	9	\$1,020	\$1,044	2.4%
10 11	\$1,992 \$1.992	\$2,052 \$2.052	3.0% 3.0%	10 11	\$1,524 \$1,524	\$1,572 \$1,572	3.1% 3.1%	10 11	\$1,284 \$1,284	\$1,320 \$1.320	2.8% 2.8%	10 11	\$1,020 \$1.020	\$1,044 \$1,044	2.4% 2.4%
12	\$1,992 \$1.992	\$2,052 \$2,052	3.0%	12	\$1,524 \$1,524	\$1,572 \$1,572	3.1%	12	\$1,284 \$1,284	\$1,320 \$1,320	2.8%	12	\$1,020	\$1,044 \$1,044	2.4%
13	\$2,076	\$2,136	2.9%	13	\$1,596	\$1,632	2.3%	13	\$1,332	\$1,368	2.7%	13	\$1,056	\$1,080	2.3%
14	\$2,160	\$2,220	2.8%	14	\$1,656	\$1,704	2.9%	14	\$1,392	\$1,428	2.6%	14	\$1,104	\$1,140	3.3%
15 16	\$2,256 \$2,340	\$2,316 \$2,412	2.7% 3.1%	15 16	\$1,716 \$1,776	\$1,764 \$1,836	2.8% 3.4%	15 16	\$1,440 \$1,500	\$1,476 \$1,548	2.5% 3.2%	15 16	\$1,140 \$1,200	\$1,176 \$1,224	3.2% 2.0%
17	\$2,424	\$2,496	3.0%	17	\$1,860	\$1,908	2.6%	17	\$1,548	\$1,596	3.1%	17	\$1,248	\$1,284	2.9%
18	\$2,532	\$2,604	2.8%	18	\$1,932	\$1,992	3.1%	18	\$1,620	\$1,656	2.2%	18	\$1,296	\$1,332	2.8%
19 20	\$2,556 \$2.616	\$2,628 \$2.700	2.8% 3.2%	19 20	\$1,956 \$2.004	\$2,016 \$2,064	3.1% 3.0%	19 20	\$1,668 \$1.704	\$1,716 \$1,752	2.9% 2.8%	19 20	\$1,332 \$1.368	\$1,368 \$1.416	2.7% 3.5%
21	\$2,688	\$2,760	2.7%	21	\$2,052	\$2,100	2.3%	21	\$1,752	\$1,800	2.7%	21	\$1,416	\$1,452	2.5%
22	\$2,748	\$2,820	2.6%	22	\$2,100	\$2,160	2.9%	22	\$1,812	\$1,860	2.6%	22	\$1,452	\$1,488	2.5%
23 24	\$2,808 \$2,868	\$2,892 \$2,940	3.0% 2.5%	23 24	\$2,148 \$2,184	\$2,208 \$2,244	2.8% 2.7%	23 24	\$1,860 \$1,908	\$1,908 \$1,968	2.6% 3.1%	23 24	\$1,500 \$1,536	\$1,548 \$1,584	3.2% 3.1%
25	\$2,928	\$3,012	2.9%	25	\$2,764	\$2,304	2.7%	25	\$1,956	\$2,016	3.1%	25	\$1,596	\$1,632	2.3%
26	\$2,988	\$3,072	2.8%	26	\$2,280	\$2,340	2.6%	26	\$2,004	\$2,064	3.0%	26	\$1,632	\$1,680	2.9%
27 28	\$3,048 \$3,180	\$3,144 \$3,276	3.1% 3.0%	27 28	\$2,328 \$2,424	\$2,388 \$2,496	2.6% 3.0%	27 28	\$2,064 \$2,160	\$2,124	2.9% 2.8%	27 28	\$1,680 \$1,764	\$1,728 \$1,824	2.9% 3.4%
26 29	\$3,160 \$3.324	\$3,276 \$3,408	2.5%	29	\$2,424 \$2.544	\$2,496 \$2,616	2.8%	29	\$2,180	\$2,220 \$2,340	2.6%	20 29	\$1,764 \$1.860	\$1,024 \$1,908	2.6%
30	\$3,456	\$3,552	2.8%	30	\$2,640	\$2,724	3.2%	30	\$2,376	\$2,448	3.0%	30	\$1,956	\$2,016	3.1%
31	\$3,600	\$3,696	2.7%	31 32	\$2,748	\$2,820	2.6%	31 32	\$2,496	\$2,568	2.9% 2.8%	31	\$2,052	\$2,100	2.3%
32 33	\$3,744 \$3,792	\$3,840 \$3,900	2.6% 2.8%	32	\$2,844 \$2,892	\$2,928 \$2,964	3.0% 2.5%	32	\$2,592 \$2,640	\$2,664 \$2,724	2.8% 3.2%	32 33	\$2,136 \$2,184	\$2,196 \$2,244	2.8% 2.7%
34	\$3,828	\$3,936	2.8%	34	\$2,928	\$3,012	2.9%	34	\$2,700	\$2,772	2.7%	34	\$2,232	\$2,292	2.7%
35	\$3,876	\$3,984	2.8%	35	\$2,964	\$3,048	2.8%	35	\$2,748	\$2,820	2.6%	35	\$2,280	\$2,340	2.6%
36 37	\$3,936 \$3,984	\$4,044 \$4,092	2.7% 2.7%	36 37	\$3,000 \$3,036	\$3,084 \$3,132	2.8% 3.2%	36 37	\$2,796 \$2,844	\$2,880 \$2,928	3.0% 3.0%	36 37	\$2,316 \$2,364	\$2,376 \$2,436	2.6% 3.0%
38	\$4,080	\$4,200	2.9%	38	\$3,120	\$3,204	2.7%	38	\$2,940	\$3,024	2.9%	38	\$2,448	\$2,508	2.5%
39	\$4,188	\$4,308	2.9%	39	\$3,192	\$3,288	3.0%	39	\$3,024	\$3,108	2.8%	39	\$2,520	\$2,592	2.9%
40 41	\$4,284 \$4,392	\$4,404 \$4,512	2.8% 2.7%	40 41	\$3,264 \$3,348	\$3,360 \$3,444	2.9% 2.9%	40 41	\$3,120 \$3,204	\$3,204 \$3,300	2.7% 3.0%	40 41	\$2,592 \$2,676	\$2,664 \$2,748	2.8% 2.7%
42	\$4,488	\$4,620	2.9%	42	\$3,432	\$3,528	2.8%	42	\$3,300	\$3,384	2.5%	42	\$2,760	\$2,844	3.0%
43	\$4,728	\$4,860	2.8%	43	\$3,612	\$3,720	3.0%	43	\$3,480	\$3,588	3.1%	43	\$2,928	\$3,012	2.9%
44 45	\$4,968 \$5,232	\$5,112 \$5,376	2.9% 2.8%	44 45	\$3,804 \$3,996	\$3,912 \$4,104	2.8% 2.7%	44 45	\$3,684 \$3,888	\$3,792 \$4,008	2.9% 3.1%	44 45	\$3,108 \$3,264	\$3,192 \$3,360	2.7% 2.9%
46	\$5,472	\$5,628	2.9%	46	\$4,176	\$4,296	2.9%	46	\$4,080	\$4,200	2.9%	46	\$3,444	\$3,540	2.8%
47	\$5,712	\$5,868	2.7%	47	\$4,368	\$4,488	2.7%	47	\$4,284	\$4,404	2.8%	47	\$3,612	\$3,720	3.0%
48 49	\$5,928 \$6,144	\$6,096 \$6,312	2.8% 2.7%	48 49	\$4,524 \$4,680	\$4,656 \$4,812	2.9% 2.8%	48 49	\$4,464 \$4,656	\$4,596 \$4,788	3.0% 2.8%	48 49	\$3,780 \$3,936	\$3,888 \$4,044	2.9% 2.7%
50	\$6,348	\$6,528	2.8%	50	\$4,848	\$4,980	2.7%	50	\$4,836	\$4,766 \$4,968	2.7%	50	\$4,092	\$4,044 \$4,212	2.7%
51	\$6,564	\$6,744	2.7%	51	\$5,016	\$5,148	2.6%	51	\$5,016	\$5,148	2.6%	51	\$4,248	\$4,368	2.8%
52	\$6,780	\$6,972	2.8%	52	\$5,172	\$5,328 \$5,532	3.0%	52	\$5,184	\$5,340	3.0%	52	\$4,404	\$4,524	2.7%
53 54	\$7,044 \$7.320	\$7,248 \$7,524	2.9% 2.8%	53 54	\$5,376 \$5,580	\$5,532 \$5,748	2.9% 3.0%	53 54	\$5,424 \$5,652	\$5,568 \$5,808	2.7% 2.8%	53 54	\$4,608 \$4,812	\$4,740 \$4,944	2.9% 2.7%
55	\$7,584	\$7,800	2.8%	55	\$5,784	\$5,952	2.9%	55	\$5,880	\$6,048	2.9%	55	\$5,004	\$5,136	2.6%
56	\$7,860	\$8,088	2.9%	56	\$6,000	\$6,168	2.8%	56	\$6,108	\$6,276	2.8%	56	\$5,208	\$5,352	2.8%
57 58	\$8,124 \$8,568	\$8,364 \$8,820	3.0% 2.9%	57 58	\$6,204 \$6,540	\$6,384 \$6,720	2.9% 2.8%	57 58	\$6,336 \$6,708	\$6,516 \$6,888	2.8% 2.7%	57 58	\$5,412 \$5,724	\$5,556 \$5,892	2.7% 2.9%
59	\$9,000	\$9,264	2.9%	59	\$6,876	\$7,080	3.0%	59	\$7,068	\$7,272	2.9%	59	\$6,048	\$6,216	2.8%
60	\$9,456	\$9,720	2.8%	60	\$7,224	\$7,428	2.8%	60	\$7,440	\$7,656	2.9%	60	\$6,372	\$6,552	2.8%
61 62	\$9,900 \$10,344	\$10,176 \$10,632	2.8% 2.8%	61 62	\$7,560 \$7,896	\$7,764 \$8,124	2.7% 2.9%	61 62	\$7,824 \$8,196	\$8,040 \$8,424	2.8% 2.8%	61 62	\$6,696 \$7,020	\$6,876 \$7,224	2.7% 2.9%
63	\$10,896	\$10,632	2.9%	63	\$8,316	\$8,556	2.9%	63	\$8,628	\$8,868	2.8%	63	\$7,020 \$7,392	\$7,224 \$7,596	2.9%
64	\$11,448	\$11,772	2.8%	64	\$8,736	\$8,988	2.9%	64	\$9,072	\$9,324	2.8%	64	\$7,776	\$7,992	2.8%
65+	\$12,012	\$12,348	2.8%	65+	\$9,168	\$9,432	2.9%	65+	\$9,516	\$9,780	2.8%	65+	\$8,148	\$8,388	2.9% Page 16 of

2.9% Page 16 of 45

	MC 5000	0 - v07012009			MC 750	0 - v07012009			Value 15	00 - v07012009			Value 250	00 - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
	Current Annual		Annual Date		Current Annual	Annual Date	Annual		Current Annual		Annual		Current Annual	Annual Dete	Annual
<u>Age</u> 0	\$2,784	\$2,868	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$2,196	\$2,268	Premium Rate 3.3%	<u>Age</u> 0	Premium Rate \$3,864	\$3,972	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$2,940	\$3,024	2.9%
1	\$1,668	\$1,716	2.9%	1	\$1,320	\$1,356	2.7%	1	\$2,316	\$2,376	2.6%	1	\$1,764	\$1,824	3.4%
2	\$888 \$888	\$912 \$912	2.7% 2.7%	2	\$696 \$696	\$720 \$720	3.4% 3.4%	2	\$1,236 \$1,236	\$1,272 \$1,272	2.9% 2.9%	2	\$936 \$936	\$972 \$972	3.8% 3.8%
4	\$888	\$912	2.7%	4	\$696	\$720	3.4%	4	\$1,236	\$1,272	2.9%	4	\$936	\$972	3.8%
5	\$888	\$912	2.7%	5	\$696	\$720	3.4%	5	\$1,236	\$1,272	2.9%	5	\$936	\$972	3.8%
6 7	\$888	\$912 \$012	2.7%	6 7	\$696 \$606	\$720 \$720	3.4%	6 7	\$1,236 \$1,236	\$1,272 \$1,272	2.9% 2.9%	6 7	\$936	\$972 \$972	3.8%
8	\$888 \$888	\$912 \$912	2.7% 2.7%	8	\$696 \$696	\$720 \$720	3.4% 3.4%	8	\$1,236 \$1,236	\$1,272 \$1,272	2.9%	8	\$936 \$936	\$972 \$972	3.8% 3.8%
9	\$888	\$912	2.7%	9	\$696	\$720	3.4%	9	\$1,236	\$1,272	2.9%	9	\$936	\$972	3.8%
10	\$888	\$912	2.7%	10	\$696	\$720	3.4%	10		\$1,272	2.9%	10	\$936	\$972	3.8%
11 12	\$888 \$888	\$912 \$912	2.7% 2.7%	11 12	\$696 \$696	\$720 \$720	3.4% 3.4%	11 12		\$1,272 \$1,272	2.9% 2.9%	11 12	\$936 \$936	\$972 \$972	3.8% 3.8%
13	\$924	\$960	3.9%	13	\$720	\$744	3.3%	13		\$1,320	2.8%	13	\$984	\$1,008	2.4%
14	\$972	\$996	2.5%	14	\$768	\$780	1.6%	14		\$1,368	2.7%	14	\$1,020	\$1,044	2.4%
15 16	\$1,008 \$1,044	\$1,032 \$1,068	2.4% 2.3%	15 16	\$792 \$828	\$816 \$852	3.0% 2.9%	15 16		\$1,428 \$1,488	2.6% 2.5%	15 16	\$1,056 \$1,104	\$1,080 \$1,140	2.3% 3.3%
17	\$1,080	\$1,116	3.3%	17	\$852	\$876	2.8%	17		\$1,548	3.2%	17	\$1,140	\$1,176	3.2%
18	\$1,128	\$1,164	3.2%	18	\$888	\$912	2.7%	18		\$1,608	3.1%	18	\$1,200	\$1,224	2.0%
19 20	\$1,176 \$1.200	\$1,200 \$1,224	2.0% 2.0%	19 20	\$912 \$936	\$936 \$972	2.6% 3.8%	19 20		\$1,644 \$1,692	2.2% 2.9%	19 20	\$1,224 \$1,260	\$1,260 \$1,296	2.9% 2.9%
20	\$1,200 \$1.224	\$1,224 \$1.260	2.9%	20	\$936 \$972	\$972 \$996	2.5%	20		\$1,728	2.9%	20	\$1,280 \$1.284	\$1,296	2.8%
22	\$1,272	\$1,308	2.8%	22	\$1,008	\$1,032	2.4%	22		\$1,764	2.8%	22	\$1,320	\$1,356	2.7%
23	\$1,308	\$1,344	2.8%	23	\$1,032	\$1,056	2.3%	23		\$1,824	3.4%	23	\$1,356	\$1,404	3.5%
24 25	\$1,344 \$1,392	\$1,392 \$1,428	3.6% 2.6%	24 25	\$1,056 \$1,092	\$1,080 \$1,128	2.3% 3.3%	24 25	\$1,812 \$1,860	\$1,860 \$1,908	2.6% 2.6%	24 25	\$1,404 \$1,440	\$1,440 \$1,476	2.6% 2.5%
26	\$1,428	\$1,464	2.5%	26	\$1,116	\$1,152	3.2%	26		\$1,944	2.5%	26	\$1,476	\$1,512	2.4%
27	\$1,464	\$1,500	2.5%	27	\$1,152	\$1,188	3.1%	27	\$1,932	\$1,992	3.1%	27	\$1,512	\$1,560	3.2%
28 29	\$1,536 \$1.632	\$1,584 \$1.680	3.1% 2.9%	28 29	\$1,224 \$1.284	\$1,260 \$1.320	2.9% 2.8%	28 29		\$2,088 \$2.184	2.4% 2.8%	28 29	\$1,596 \$1.680	\$1,632 \$1.728	2.3% 2.9%
30	\$1,704	\$1,752	2.8%	30	\$1,344	\$1,392	3.6%	30	\$2,232	\$2,704	2.7%	30	\$1,752	\$1,728	2.7%
31	\$1,776	\$1,836	3.4%	31	\$1,416	\$1,452	2.5%	31	\$2,316	\$2,376	2.6%	31	\$1,836	\$1,884	2.6%
32 33	\$1,872	\$1,920	2.6%	32 33	\$1,476	\$1,512	2.4% 3.2%	32 33		\$2,484 \$2,520	3.0% 2.4%	32	\$1,908	\$1,968 \$2,004	3.1%
34	\$1,908 \$1,944	\$1,968 \$2,004	3.1% 3.1%	34	\$1,500 \$1,536	\$1,548 \$1,584	3.1%	33 34	\$2,460 \$2,496	\$2,568	2.4%	33 34	\$1,944 \$1,980	\$2,040	3.1% 3.0%
35	\$1,980	\$2,040	3.0%	35	\$1,560	\$1,608	3.1%	35		\$2,604	2.8%	35	\$2,028	\$2,076	2.4%
36	\$2,028	\$2,076	2.4%	36	\$1,608	\$1,644	2.2%	36		\$2,640	2.8%	36	\$2,064	\$2,124	2.9%
37 38	\$2,064 \$2.136	\$2,124 \$2.196	2.9% 2.8%	37 38	\$1,632 \$1.680	\$1,680 \$1.728	2.9% 2.9%	37 38	\$2,604 \$2.688	\$2,676 \$2,760	2.8% 2.7%	37 38	\$2,100 \$2.160	\$2,160 \$2.220	2.9% 2.8%
39	\$2,196	\$2,268	3.3%	39	\$1,728	\$1,776	2.8%	39		\$2,844	3.0%	39	\$2,232	\$2,292	2.7%
40	\$2,268	\$2,328	2.6%	40	\$1,788	\$1,848	3.4%	40		\$2,916	3.0%	40	\$2,292	\$2,352	2.6%
41 42	\$2,340 \$2,400	\$2,412 \$2,472	3.1% 3.0%	41 42	\$1,848 \$1,896	\$1,896 \$1,944	2.6% 2.5%	41 42	\$2,916 \$2,976	\$3,000 \$3,060	2.9% 2.8%	41 42	\$2,352 \$2,412	\$2,424 \$2,484	3.1% 3.0%
43	\$2,556	\$2,472	2.8%	43	\$2,004	\$2,064	3.0%	43		\$3,240	2.7%	43	\$2,568	\$2,640	2.8%
44	\$2,700	\$2,772	2.7%	44	\$2,136	\$2,196	2.8%	44	\$3,336	\$3,432	2.9%	44	\$2,712	\$2,784	2.7%
45 46	\$2,844 \$3,000	\$2,928 \$3,084	3.0% 2.8%	45 46	\$2,256 \$2,364	\$2,316 \$2,436	2.7% 3.0%	45 46	\$3,504 \$3,672	\$3,600 \$3,780	2.7% 2.9%	45 46	\$2,868 \$3,000	\$2,940 \$3,084	2.5% 2.8%
47	\$3,000 \$3.156	\$3,064	2.7%	47	\$2,304	\$2,430	2.9%	47	\$3,840	\$3,760	2.8%	47	\$3,000	\$3,084	2.7%
48	\$3,300	\$3,384	2.5%	48	\$2,592	\$2,664	2.8%	48	\$3,996	\$4,104	2.7%	48	\$3,276	\$3,372	2.9%
49	\$3,432	\$3,528	2.8%	49	\$2,712	\$2,784	2.7%	49	\$4,152	\$4,260	2.6%	49	\$3,420	\$3,516	2.8%
50 51	\$3,576 \$3,696	\$3,672 \$3,804	2.7% 2.9%	50 51	\$2,808 \$2,928	\$2,892 \$3,012	3.0% 2.9%	50 51	\$4,296 \$4,452	\$4,416 \$4,584	2.8% 3.0%	50 51	\$3,552 \$3,684	\$3,648 \$3,792	2.7% 2.9%
52	\$3,840	\$3,948	2.8%	52	\$3,024	\$3,108	2.8%	52	\$4,620	\$4,752	2.9%	52	\$3,816	\$3,924	2.8%
53	\$4,020	\$4,128	2.7%	53	\$3,168	\$3,252	2.7%	53	\$4,812	\$4,944	2.7%	53	\$3,996	\$4,104	2.7%
54 55	\$4,200 \$4,368	\$4,320 \$4,488	2.9% 2.7%	54 55	\$3,312 \$3,444	\$3,396 \$3,540	2.5% 2.8%	54 55	\$5,004 \$5,184	\$5,136 \$5,340	2.6% 3.0%	54 55	\$4,164 \$4,320	\$4,272 \$4,452	2.6% 3.1%
56	\$4,536	\$4,668	2.9%	56	\$3,576	\$3,672	2.7%	56		\$5,544	2.9%	56	\$4,488	\$4,620	2.9%
57	\$4,704	\$4,836	2.8%	57	\$3,720	\$3,816	2.6%	57	\$5,580	\$5,748	3.0%	57	\$4,656	\$4,788	2.8%
58 59	\$5,004 \$5,280	\$5,136 \$5,424	2.6% 2.7%	58 59	\$3,948 \$4,164	\$4,056 \$4,272	2.7% 2.6%	58 59	\$5,904 \$6,216	\$6,072 \$6,396	2.8% 2.9%	58 59	\$4,932 \$5,208	\$5,076 \$5,252	2.9% 2.8%
60	\$5,280 \$5,556	\$5,424 \$5,712	2.7%	59 60	\$4,164 \$4,392	\$4,272 \$4,512	2.6%	59 60	\$6,216 \$6,540	\$6,396 \$6,720	2.9%	59 60	\$5,208 \$5,484	\$5,352 \$5,640	2.8%
61	\$5,844	\$6,000	2.7%	61	\$4,608	\$4,740	2.9%	61	\$6,852	\$7,056	3.0%	61	\$5,748	\$5,916	2.9%
62	\$6,120	\$6,288	2.7%	62	\$4,836	\$4,968	2.7%	62		\$7,368	2.8%	62	\$6,024	\$6,204	3.0%
63 64	\$6,444 \$6,780	\$6,636 \$6,972	3.0% 2.8%	63 64	\$5,088 \$5,352	\$5,232 \$5,508	2.8% 2.9%	63 64	\$7,560 \$7,932	\$7,764 \$8,160	2.7% 2.9%	63 64	\$6,348 \$6,684	\$6,528 \$6,864	2.8% 2.7%
65+	\$7,116	\$7,308	2.7%	65+	\$5,604	\$5,772	3.0%	65+		\$8,556	2.9%	65+	\$6,996	\$7,200	2.9% Page 17 of

2.9% Page 17 of 45

	Value 500	0 - v07012009			Value 800	00 - v07012009		Hig	h Deductik	ole MC 3000	0 (HSA Compatik	ole) - 07012009	High D	eductible MC 5000	(HSA Compatil	ole) - 07012009
		Proposed	Change in			Proposed	Change in				Proposed	Change in			Proposed	Change in
A ===	Current Annual	Annual Dramium Bata	Annual Bramium Bata	A	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	۸		ent Annual nium Rate		Annual Premium Rate	A.m.a	Current Annual Premium Rate	Annual Dramium Bata	Annual
<u>Age</u> 0	Premium Rate \$2,400	\$2,472	3.0%	<u>Age</u> 0	\$1,740	\$1,788	2.8%	<u>Ag</u> 0		3,576	\$3,672	2.7%	<u>Age</u> 0	\$2,880	\$2,952	2.5%
1	\$1,440	\$1,476	2.5%	1	\$1,044	\$1,068	2.3%	1		2,148	\$2,208	2.8%	1	\$1,728	\$1,776	2.8%
2	\$768 \$768	\$780 \$780	1.6% 1.6%	2	\$564 \$564	\$576 \$576	2.1% 2.1%	2		1,140 1,140	\$1,176 \$1,176	3.2% 3.2%	2	\$912 \$912	\$936 \$936	2.6% 2.6%
4	\$768	\$780	1.6%	4	\$564	\$576	2.1%	4	-	1,140	\$1,176	3.2%	4	\$912	\$936	2.6%
5	\$768	\$780	1.6%	5	\$564	\$576	2.1%	5		1,140	\$1,176	3.2%	5	\$912	\$936	2.6%
6 7	\$768 \$768	\$780 \$780	1.6% 1.6%	6 7	\$564 \$564	\$576 \$576	2.1% 2.1%	6 7		1,140 1,140	\$1,176 \$1,176	3.2% 3.2%	6 7	\$912 \$912	\$936 \$936	2.6% 2.6%
8	\$768	\$780 \$780	1.6%	8	\$564	\$576	2.1%	8		1,140	\$1,176	3.2%	8	\$912	\$936	2.6%
9	\$768	\$780	1.6%	9	\$564	\$576	2.1%	9		1,140	\$1,176	3.2%	9	\$912	\$936	2.6%
10 11	\$768 \$768	\$780 \$780	1.6% 1.6%	10 11	\$564 \$564	\$576 \$576	2.1% 2.1%	10 11		61,140 61.140	\$1,176 \$1.176	3.2% 3.2%	10 11	\$912 \$912	\$936 \$936	2.6% 2.6%
12	\$768	\$780 \$780	1.6%	12	\$564	\$576 \$576	2.1%	12		61,140	\$1,176	3.2%	12	\$912 \$912	\$936 \$936	2.6%
13	\$804	\$828	3.0%	13	\$588	\$600	2.0%	13		1,200	\$1,224	2.0%	13	\$960	\$984	2.5%
14	\$828	\$852	2.9%	14	\$600	\$612	2.0%	14		1,236	\$1,272	2.9%	14	\$996	\$1,020	2.4%
15 16	\$864 \$900	\$888 \$924	2.8% 2.7%	15 16	\$624 \$648	\$636 \$672	1.9% 3.7%	15 16		1,284 1,332	\$1,320 \$1,368	2.8% 2.7%	15 16	\$1,032 \$1,080	\$1,056 \$1,116	2.3% 3.3%
17	\$936	\$972	3.8%	17	\$672	\$696	3.6%	17	7 \$	1,392	\$1,428	2.6%	17	\$1,116	\$1,152	3.2%
18	\$972	\$996	2.5%	18	\$708	\$732	3.4%	18		1,452	\$1,488	2.5%	18	\$1,176	\$1,200	2.0%
19 20	\$1,008 \$1.032	\$1,032 \$1.056	2.4% 2.3%	19 20	\$720 \$756	\$744 \$768	3.3% 1.6%	19 20		1,488 1.524	\$1,536 \$1.572	3.2% 3.1%	19 20	\$1,284 \$1,236	\$1,320 \$1,272	2.8% 2.9%
21	\$1,056	\$1,080	2.3%	21	\$768	\$780	1.6%	21		1,560	\$1,608	3.1%	21	\$1,272	\$1,308	2.8%
22	\$1,092	\$1,128	3.3%	22	\$792	\$816	3.0%	22		1,620	\$1,656	2.2%	22	\$1,308	\$1,344	2.8%
23 24	\$1,128 \$1,152	\$1,164 \$1,188	3.2% 3.1%	23 24	\$816 \$840	\$840 \$864	2.9% 2.9%	23 24		1,656 1,704	\$1,704 \$1,752	2.9% 2.8%	23 24	\$1,344 \$1,392	\$1,392 \$1,428	3.6% 2.6%
25	\$1,200	\$1,224	2.0%	25	\$864	\$888	2.8%	25		1,752	\$1,800	2.7%	25	\$1,428	\$1,464	2.5%
26	\$1,236	\$1,272	2.9%	26	\$888	\$912	2.7%	26		1,788	\$1,848	3.4%	26	\$1,476	\$1,512	2.4%
27 28	\$1,260 \$1,332	\$1,296 \$1,368	2.9% 2.7%	27 28	\$912 \$972	\$936 \$996	2.6% 2.5%	27 28		1,848 1,932	\$1,896 \$1,992	2.6% 3.1%	27 28	\$1,512 \$1,596	\$1,560 \$1,632	3.2% 2.3%
29	\$1,332 \$1.404	\$1,440	2.6%	29	\$1.020	\$1,044	2.4%	29		2.040	\$2.088	2.4%	29	\$1,680	\$1,728	2.9%
30	\$1,476	\$1,512	2.4%	30	\$1,068	\$1,104	3.4%	30		2,136	\$2,196	2.8%	30	\$1,764	\$1,824	3.4%
31 32	\$1,536 \$1,620	\$1,584 \$1,656	3.1% 2.2%	31 32	\$1,116 \$1,176	\$1,152 \$1,200	3.2% 2.0%	31 32		2,232 2,328	\$2,292 \$2,388	2.7% 2.6%	31 32	\$1,848 \$1,932	\$1,896 \$1,992	2.6% 3.1%
33	\$1,620 \$1,644	\$1,692	2.9%	33	\$1,176	\$1,200 \$1,224	2.0%	33		2,326	\$2,366 \$2,436	3.0%	33	\$1,968	\$1,992	3.0%
34	\$1,680	\$1,728	2.9%	34	\$1,224	\$1,260	2.9%	34	1 \$	2,412	\$2,484	3.0%	34	\$2,004	\$2,064	3.0%
35	\$1,716	\$1,764	2.8%	35	\$1,248	\$1,284	2.9%	35		2,472	\$2,532	2.4%	35	\$2,052	\$2,100	2.3%
36 37	\$1,740 \$1,776	\$1,788 \$1,836	2.8% 3.4%	36 37	\$1,272 \$1,296	\$1,308 \$1,332	2.8% 2.8%	36 37		2,508 2,556	\$2,580 \$2,628	2.9% 2.8%	36 37	\$2,100 \$2,136	\$2,160 \$2,196	2.9% 2.8%
38	\$1,848	\$1,896	2.6%	38	\$1,332	\$1,368	2.7%	38	3 \$	2,628	\$2,712	3.2%	38	\$2,196	\$2,268	3.3%
39	\$1,896	\$1,944	2.5%	39	\$1,368	\$1,416	3.5%	39		2,712	\$2,784	2.7%	39	\$2,280	\$2,340	2.6%
40 41	\$1,956 \$2,004	\$2,016 \$2,064	3.1% 3.0%	40 41	\$1,428 \$1,464	\$1,464 \$1,500	2.5% 2.5%	40 41		2,784 2,868	\$2,868 \$2,940	3.0% 2.5%	40 41	\$2,340 \$2,412	\$2,412 \$2,484	3.1% 3.0%
42	\$2,076	\$2,136	2.9%	42	\$1,500	\$1,548	3.2%	42		2,940	\$3,024	2.9%	42	\$2,484	\$2,556	2.9%
43	\$2,196	\$2,268	3.3%	43	\$1,608	\$1,644	2.2%	43		3,120	\$3,204	2.7%	43	\$2,640	\$2,724	3.2%
44 45	\$2,328 \$2,472	\$2,388 \$2,532	2.6% 2.4%	44 45	\$1,692 \$1,788	\$1,740 \$1,848	2.8% 3.4%	44 45		3,300 3,468	\$3,384 \$3,576	2.5% 3.1%	44 45	\$2,796 \$2,952	\$2,880 \$3,036	3.0% 2.8%
46	\$2,592	\$2,664	2.8%	46	\$1,884	\$1,932	2.5%	46		3,648	\$3,756	3.0%	46	\$3,108	\$3,192	2.7%
47	\$2,724	\$2,796	2.6%	47	\$1,968	\$2,028	3.0%	47		3,828	\$3,936	2.8%	47	\$3,252	\$3,348	3.0%
48 49	\$2,832 \$2,964	\$2,916 \$3,048	3.0% 2.8%	48 49	\$2,064 \$2,148	\$2,124 \$2,208	2.9% 2.8%	48 49		3,996 4,164	\$4,104 \$4,272	2.7% 2.6%	48 49	\$3,408 \$3,552	\$3,504 \$3,648	2.8% 2.7%
50	\$3,084	\$3,046 \$3,168	2.7%	50	\$2,146 \$2,244	\$2,206 \$2,304	2.7%	50		4,320	\$4,272 \$4,452	3.1%	50	\$3,684	\$3,046 \$3,792	2.7%
51	\$3,204	\$3,300	3.0%	51	\$2,328	\$2,388	2.6%	51	١ \$	4,476	\$4,608	2.9%	51	\$3,828	\$3,936	2.8%
52 53	\$3,324	\$3,408	2.5%	52 53	\$2,412	\$2,484 \$2,592	3.0%	52 53		4,644	\$4,776	2.8% 2.7%	52 53	\$3,984	\$4,092 \$4,272	2.7%
53 54	\$3,468 \$3,612	\$3,576 \$3,720	3.1% 3.0%	53 54	\$2,520 \$2,628	\$2,592 \$2,712	2.9% 3.2%	54		4,848 5,052	\$4,980 \$5,196	2.7%	53 54	\$4,164 \$4,332	\$4,272 \$4,464	2.6% 3.0%
55	\$3,768	\$3,876	2.9%	55	\$2,736	\$2,808	2.6%	55	5 \$	5,256	\$5,400	2.7%	55	\$4,512	\$4,644	2.9%
56 57	\$3,912	\$4,032	3.1%	56 57	\$2,844 \$2,952	\$2,928 \$3,036	3.0%	56 57		5,460	\$5,616	2.9% 2.8%	56 57	\$4,692	\$4,824	2.8%
57 58	\$4,068 \$4,308	\$4,188 \$4,440	2.9% 3.1%	57 58	\$2,952 \$3,132	\$3,036 \$3,216	2.8% 2.7%	5 <i>1</i>		5,664 5,988	\$5,820 \$6,156	2.8%	57 58	\$4,872 \$5,160	\$5,004 \$5,316	2.7% 3.0%
59	\$4,548	\$4,680	2.9%	59	\$3,312	\$3,396	2.5%	59	\$	6,324	\$6,504	2.8%	59	\$5,460	\$5,616	2.9%
60	\$4,800	\$4,932	2.8%	60	\$3,480	\$3,588	3.1%	60		6,648	\$6,840	2.9%	60	\$5,748	\$5,916	2.9%
61 62	\$5,040 \$5,280	\$5,184 \$5,424	2.9% 2.7%	61 62	\$3,660 \$3,840	\$3,768 \$3,948	3.0% 2.8%	61 62		6,996 7,332	\$7,200 \$7,536	2.9% 2.8%	61 62	\$6,048 \$6,336	\$6,216 \$6,516	2.8% 2.8%
63	\$5,568	\$5,724	2.8%	63	\$4,044	\$4,164	3.0%	63		7,716	\$7,944	3.0%	63	\$6,684	\$6,864	2.7%
64	\$5,856	\$6,012	2.7%	64	\$4,248	\$4,368	2.8%	64		8,112	\$8,340	2.8%	64	\$7,008	\$7,212	2.9%
65+	\$6,132	\$6,300	2.7%	65+	\$4,452	\$4,584	3.0%	65	+ \$	8,496	\$8,736	2.8%	65+	\$7,356	\$7,560	2.8% Page 18 of

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	Buy I	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Λαe	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Λαο	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Pate
<u>Age</u> 0	\$2,712	\$2,784	2.7%	0	\$3,768	\$3,876	2.9%	<u>Age</u> 0	\$2,544	\$2,616	2.8%	0	\$2,208	\$2,280	3.3%
1	\$1,632	\$1,680	2.9%	1	\$2,268	\$2,328	2.6%	1	\$1,524	\$1,572	3.1%	1	\$1,320	\$1,356	2.7%
2	\$864	\$888	2.8%	2	\$1,212	\$1,248	3.0%	2	\$816	\$840	2.9%	2	\$708	\$732	3.4%
4	\$864 \$864	\$888 \$888	2.8% 2.8%	4	\$1,212 \$1,212	\$1,248 \$1,248	3.0% 3.0%	3 4	\$816 \$816	\$840 \$840	2.9% 2.9%	3 4	\$708 \$708	\$732 \$732	3.4% 3.4%
5	\$864	\$888	2.8%	5	\$1,212	\$1,248	3.0%	5	\$816	\$840	2.9%	5	\$708	\$732	3.4%
6	\$864	\$888	2.8%	6	\$1,212	\$1,248	3.0%	6	\$816	\$840	2.9%	6	\$708	\$732	3.4%
7 8	\$864 \$864	\$888 \$888	2.8% 2.8%	7 8	\$1,212 \$1,212	\$1,248 \$1,248	3.0% 3.0%	7 8	\$816 \$816	\$840 \$840	2.9% 2.9%	7 8	\$708 \$708	\$732 \$732	3.4% 3.4%
9	\$864	\$888	2.8%	9	\$1,212	\$1,248	3.0%	9	\$816	\$840	2.9%	9	\$708	\$732	3.4%
10	\$864	\$888	2.8%	10	\$1,212	\$1,248	3.0%	10	\$816	\$840	2.9%	10	\$708	\$732	3.4%
11	\$864	\$888	2.8%	11	\$1,212	\$1,248	3.0%	11	\$816	\$840	2.9%	11	\$708	\$732	3.4%
12 13	\$864 \$900	\$888 \$924	2.8% 2.7%	12 13	\$1,212 \$1,260	\$1,248 \$1,296	3.0% 2.9%	12 13	\$816 \$852	\$840 \$876	2.9% 2.8%	12 13	\$708 \$732	\$732 \$756	3.4% 3.3%
14	\$936	\$972	3.8%	14	\$1,296	\$1,332	2.8%	14	\$876	\$900	2.7%	14	\$768	\$780	1.6%
15	\$984	\$1,008	2.4%	15	\$1,356	\$1,404	3.5%	15	\$912	\$936	2.6%	15	\$804	\$828	3.0%
16 17	\$1,020 \$1.056	\$1,044 \$1.080	2.4% 2.3%	16 17	\$1,416 \$1,464	\$1,452 \$1,500	2.5% 2.5%	16 17	\$960 \$996	\$984 \$1,020	2.5% 2.4%	16 17	\$828 \$864	\$852 \$888	2.9% 2.8%
18	\$1,092	\$1,080	3.3%	18	\$1,524	\$1,572	3.1%	18	\$1,032	\$1,056	2.3%	18	\$888	\$912	2.7%
19	\$1,128	\$1,164	3.2%	19	\$1,560	\$1,608	3.1%	19	\$1,068	\$1,104	3.4%	19	\$924	\$960	3.9%
20	\$1,176	\$1,200	2.0%	20	\$1,608	\$1,644	2.2%	20	\$1,092	\$1,128	3.3%	20	\$960	\$984	2.5%
21 22	\$1,200 \$1,236	\$1,224 \$1,272	2.0% 2.9%	21 22	\$1,656 \$1,692	\$1,704 \$1,740	2.9% 2.8%	21 22	\$1,116 \$1,152	\$1,152 \$1,188	3.2% 3.1%	21 22	\$984 \$1,008	\$1,008 \$1,032	2.4% 2.4%
23	\$1,272	\$1,308	2.8%	23	\$1,740	\$1,788	2.8%	23	\$1,200	\$1,224	2.0%	23	\$1,044	\$1,068	2.3%
24	\$1,308	\$1,344	2.8%	24	\$1,788	\$1,848	3.4%	24	\$1,236	\$1,272	2.9%	24	\$1,068	\$1,104	3.4%
25	\$1,344	\$1,392	3.6%	25	\$1,848	\$1,896	2.6%	25	\$1,260 \$1,206	\$1,296	2.9%	25	\$1,104	\$1,140	3.3%
26 27	\$1,392 \$1,428	\$1,428 \$1,464	2.6% 2.5%	26 27	\$1,896 \$1,932	\$1,944 \$1,992	2.5% 3.1%	26 27	\$1,296 \$1,332	\$1,332 \$1,368	2.8% 2.7%	26 27	\$1,128 \$1,152	\$1,164 \$1,188	3.2% 3.1%
28	\$1,500	\$1,548	3.2%	28	\$2,040	\$2,088	2.4%	28	\$1,416	\$1,452	2.5%	28	\$1,224	\$1,260	2.9%
29	\$1,572	\$1,620	3.1%	29	\$2,136	\$2,196	2.8%	29	\$1,488	\$1,536	3.2%	29	\$1,296	\$1,332	2.8%
30 31	\$1,668 \$1,740	\$1,716 \$1,788	2.9% 2.8%	30 31	\$2,256 \$2,352	\$2,316 \$2,424	2.7% 3.1%	30 31	\$1,560 \$1,632	\$1,608 \$1,680	3.1% 2.9%	30 31	\$1,356 \$1,428	\$1,404 \$1,464	3.5% 2.5%
32	\$1,740	\$1,872	2.6%	32	\$2,460	\$2,520	2.4%	32	\$1,704	\$1,752	2.8%	32	\$1,488	\$1,536	3.2%
33	\$1,860	\$1,908	2.6%	33	\$2,496	\$2,568	2.9%	33	\$1,740	\$1,788	2.8%	33	\$1,512	\$1,560	3.2%
34	\$1,896	\$1,944	2.5%	34	\$2,544	\$2,616	2.8%	34	\$1,776	\$1,836	3.4%	34	\$1,548	\$1,596	3.1%
35 36	\$1,932 \$1,968	\$1,992 \$2,028	3.1% 3.0%	35 36	\$2,592 \$2,628	\$2,664 \$2,712	2.8% 3.2%	35 36	\$1,824 \$1,848	\$1,872 \$1,896	2.6% 2.6%	35 36	\$1,572 \$1,620	\$1,620 \$1,656	3.1% 2.2%
37	\$2,004	\$2,064	3.0%	37	\$2,688	\$2,760	2.7%	37	\$1,884	\$1,932	2.5%	37	\$1,644	\$1,692	2.9%
38	\$2,076	\$2,136	2.9%	38	\$2,760	\$2,844	3.0%	38	\$1,944	\$2,004	3.1%	38	\$1,692	\$1,740	2.8%
39 40	\$2,136 \$2,208	\$2,196 \$2,280	2.8% 3.3%	39 40	\$2,844 \$2,940	\$2,928 \$3,024	3.0% 2.9%	39 40	\$2,004 \$2,076	\$2,064 \$2,136	3.0% 2.9%	39 40	\$1,752 \$1,812	\$1,800 \$1,860	2.7% 2.6%
41	\$2,280	\$2,340	2.6%	41	\$3,012	\$3,024	2.8%	41	\$2,076	\$2,196	2.8%	41	\$1,860	\$1,908	2.6%
42	\$2,340	\$2,412	3.1%	42	\$3,108	\$3,192	2.7%	42	\$2,196	\$2,268	3.3%	42	\$1,908	\$1,968	3.1%
43	\$2,496	\$2,568	2.9%	43	\$3,276	\$3,372	2.9%	43	\$2,328	\$2,388	2.6%	43	\$2,040	\$2,088	2.4%
44 45	\$2,628 \$2.784	\$2,712 \$2.868	3.2% 3.0%	44 45	\$3,468 \$3.660	\$3,576 \$3,768	3.1% 3.0%	44 45	\$2,472 \$2.604	\$2,532 \$2.676	2.4% 2.8%	44 45	\$2,148 \$2.268	\$2,208 \$2.328	2.8% 2.6%
46	\$2,928	\$3,012	2.9%	46	\$3,852	\$3,960	2.8%	46	\$2,748	\$2,820	2.6%	46	\$2,388	\$2,460	3.0%
47	\$3,084	\$3,168	2.7%	47	\$4,032	\$4,152	3.0%	47	\$2,892	\$2,964	2.5%	47	\$2,508	\$2,580	2.9%
48 49	\$3,204 \$3,348	\$3,300 \$3,444	3.0% 2.9%	48 49	\$4,212 \$4,380	\$4,332 \$4,500	2.8% 2.7%	48 49	\$3,012 \$3,144	\$3,096 \$3,228	2.8% 2.7%	48 49	\$2,616 \$2,736	\$2,700 \$2,808	3.2% 2.6%
50	\$3,346 \$3,468	\$3,444 \$3,576	3.1%	50	\$4,548	\$4,500 \$4,680	2.7%	50	\$3,144 \$3,252	\$3,226 \$3,348	3.0%	50	\$2,736 \$2,832	\$2,000 \$2,916	3.0%
51	\$3,612	\$3,720	3.0%	51	\$4,716	\$4,848	2.8%	51	\$3,384	\$3,480	2.8%	51	\$2,952	\$3,036	2.8%
52	\$3,756	\$3,864	2.9%	52	\$4,896	\$5,040	2.9%	52	\$3,516	\$3,612	2.7%	52	\$3,060	\$3,156	3.1%
53 54	\$3,912 \$4,080	\$4,032 \$4,200	3.1% 2.9%	53 54	\$5,100 \$5,316	\$5,244 \$5,472	2.8% 2.9%	53 54	\$3,672 \$3,828	\$3,780 \$3,936	2.9% 2.8%	53 54	\$3,192 \$3,336	\$3,288 \$3,432	3.0% 2.9%
55	\$4,000 \$4,248	\$4,200 \$4,368	2.8%	54 55	\$5,532	\$5,472 \$5,688	2.8%	54 55	\$3,996	\$4,104	2.7%	55 55	\$3,468	\$3,432 \$3,576	3.1%
56	\$4,428	\$4,548	2.7%	56	\$5,748	\$5,916	2.9%	56	\$4,152	\$4,260	2.6%	56	\$3,612	\$3,720	3.0%
57	\$4,596	\$4,716	2.6%	57	\$5,964 \$6,343	\$6,132	2.8%	57	\$4,308	\$4,440	3.1%	57	\$3,756	\$3,864	2.9%
58 59	\$4,872 \$5,136	\$5,004 \$5,280	2.7% 2.8%	58 59	\$6,312 \$6,660	\$6,492 \$6,852	2.9% 2.9%	58 59	\$4,572 \$4,824	\$4,692 \$4,956	2.6% 2.7%	58 59	\$3,972 \$4,200	\$4,080 \$4,320	2.7% 2.9%
60	\$5,136 \$5,424	\$5,260 \$5,568	2.7%	60	\$7,008	\$6,652 \$7,212	2.9%	60	\$5,088	\$5,232	2.8%	60	\$4,200 \$4,428	\$4,548	2.9%
61	\$5,700	\$5,856	2.7%	61	\$7,368	\$7,572	2.8%	61	\$5,340	\$5,496	2.9%	61	\$4,644	\$4,776	2.8%
62	\$5,964 \$6,388	\$6,132	2.8%	62	\$7,704	\$7,932	3.0%	62	\$5,592	\$5,760	3.0%	62	\$4,872	\$5,004 \$5,004	2.7%
63 64	\$6,288 \$6,612	\$6,456 \$6,804	2.7% 2.9%	63 64	\$8,124 \$8,544	\$8,364 \$8,784	3.0% 2.8%	63 64	\$5,904 \$6,192	\$6,072 \$6,372	2.8% 2.9%	63 64	\$5,136 \$5,388	\$5,280 \$5,544	2.8% 2.9%
65+	\$6,936	\$7,128	2.8%	65+	\$8,952	\$9,204	2.8%	65+	\$6,504	\$6,684	2.8%	65+	\$5,664	\$5,820	2.8%

	Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate	Premium Rate	Premium Rate
0 1	\$1,932	\$1,992	3.1%
2	\$1,152 \$624	\$1,188 \$636	3.1% 1.9%
3	\$624 \$624	\$636	1.9%
4	\$624	\$636	1.9%
5	\$624	\$636	1.9%
6	\$624	\$636	1.9%
7	\$624	\$636	1.9%
8	\$624	\$636	1.9%
9	\$624	\$636	1.9% 1.9%
10 11	\$624 \$624	\$636 \$636	1.9%
12	\$624 \$624	\$636	1.9%
13	\$636	\$660	3.8%
14	\$660	\$684	3.6%
15	\$696	\$720	3.4%
16	\$720	\$744	3.3%
17	\$756	\$768	1.6%
18 19	\$780 \$804	\$792	1.5% 3.0%
20	\$804 \$828	\$828 \$852	3.0% 2.9%
21	\$852	\$876	2.8%
22	\$876	\$900	2.7%
23	\$900	\$924	2.7%
24	\$924	\$960	3.9%
25	\$960	\$984	2.5%
26	\$996	\$1,020	2.4%
27	\$1,020	\$1,044	2.4%
28 29	\$1,068 \$1,116	\$1,104 \$1,152	3.4% 3.2%
30	\$1,188	\$1,212	2.0%
31	\$1,236	\$1,272	2.9%
32	\$1,296	\$1,332	2.8%
33	\$1,320	\$1,356	2.7%
34	\$1,344	\$1,392	3.6%
35	\$1,368	\$1,416	3.5%
36 37	\$1,404 \$4,438	\$1,440 \$1,464	2.6%
38	\$1,428 \$1,476	\$1,464 \$1,512	2.5% 2.4%
39	\$1,524	\$1,572	3.1%
40	\$1,572	\$1,620	3.1%
41	\$1,620	\$1,656	2.2%
42	\$1,668	\$1,716	2.9%
43	\$1,764	\$1,824	3.4%
44	\$1,872	\$1,920	2.6%
45 46	\$1,968 \$2,088	\$2,028 \$2,148	3.0% 2.9%
47	\$2,184	\$2,244	2.7%
48	\$2,280	\$2,340	2.6%
49	\$2,376	\$2,448	3.0%
50	\$2,472	\$2,532	2.4%
51	\$2,568	\$2,640	2.8%
52	\$2,676	\$2,748	2.7%
53 54	\$2,784 \$2,904	\$2,868 \$2,988	3.0% 2.9%
55	\$3,024	\$3,108	2.8%
56	\$3,144	\$3,228	2.7%
57	\$3,264	\$3,360	2.9%
58	\$3,456	\$3,552	2.8%
59	\$3,660	\$3,768	3.0%
60	\$3,852	\$3,960	2.8%
61 62	\$4,044 \$4,248	\$4,164	3.0% 2.8%
63	\$4,248 \$4,476	\$4,368 \$4,608	2.8% 2.9%
64	\$4,692	\$4,824	2.8%
65+	\$4,920	\$5,064	2.9%

	First Dollar	30 - v07012009			First Dollar	40 - v07012009			MC 250	0 - v07012009			MC 3500	- v07012009	
<b>A</b> ma	Current Annual Premium Rate	Proposed Annual	Change in Annual	4.00	Current Annual Premium Rate	Proposed Annual	Change in Annual	<b>A</b> ===	Current Annual Premium Rate		Change in Annual	4.00	Current Annual Premium Rate	Proposed Annual	Change in Annual
<u>Age</u> 0	\$6,768	\$6,960	2.8%	<u>Age</u> 0	\$5,160	\$5,316	Premium Rate 3.0%	<u>Age</u> 0	\$4,332	\$4,464	Premium Rate 3.0%	<u>Age</u> 0	\$3,456	\$3,552	2.8%
1	\$4,056	\$4,176	3.0%	1	\$3,108	\$3,192	2.7%	1	\$2,604	\$2,676	2.8%	1	\$2,076	\$2,136	2.9%
2	\$2,160	\$2,220	2.8%	2	\$1,656	\$1,704	2.9%	2	\$1,392	\$1,428	2.6%	2	\$1,104	\$1,140	3.3%
3 4	\$2,160 \$2,160	\$2,220 \$2,220	2.8% 2.8%	3 4	\$1,656 \$1,656	\$1,704 \$1,704	2.9% 2.9%	3	\$1,392 \$1,392	\$1,428 \$1,428	2.6% 2.6%	3 4	\$1,104 \$1,104	\$1,140 \$1,140	3.3% 3.3%
5	\$2,160	\$2,220	2.8%	5	\$1,656	\$1,704	2.9%	5	\$1,392	\$1,428	2.6%	5	\$1,104	\$1,140	3.3%
6	\$2,160	\$2,220	2.8%	6	\$1,656	\$1,704	2.9%	6	\$1,392	\$1,428	2.6%	6	\$1,104	\$1,140	3.3%
7	\$2,160	\$2,220	2.8%	7	\$1,656	\$1,704	2.9%	7	\$1,392	\$1,428	2.6%	7	\$1,104	\$1,140	3.3%
8 9	\$2,160 \$2,160	\$2,220 \$2,220	2.8% 2.8%	8 9	\$1,656 \$1,656	\$1,704 \$1,704	2.9% 2.9%	8	\$1,392 \$1,392	\$1,428 \$1,428	2.6% 2.6%	8 9	\$1,104 \$1,104	\$1,140 \$1,140	3.3% 3.3%
10	\$2,160	\$2,220	2.8%	10	\$1,656 \$1,656	\$1,704	2.9%	10	\$1,392 \$1,392	\$1,428	2.6%	10	\$1,104 \$1,104	\$1,140	3.3%
11	\$2,160	\$2,220	2.8%	11	\$1,656	\$1,704	2.9%	11	\$1,392	\$1,428	2.6%	11	\$1,104	\$1,140	3.3%
12	\$2,160	\$2,220	2.8%	12	\$1,656	\$1,704	2.9%	12	\$1,392	\$1,428	2.6%	12	\$1,104	\$1,140	3.3%
13	\$2,256	\$2,316	2.7%	13	\$1,716	\$1,764	2.8%	13	\$1,440	\$1,476	2.5%	13	\$1,152	\$1,188	3.1%
14 15	\$2,340 \$2,448	\$2,412 \$2,508	3.1% 2.5%	14 15	\$1,788 \$1,860	\$1,848 \$1,908	3.4% 2.6%	14 15	\$1,500 \$1,560	\$1,548 \$1,608	3.2% 3.1%	14 15	\$1,200 \$1,248	\$1,224 \$1,284	2.0% 2.9%
16	\$2,532	\$2,604	2.8%	16	\$1,932	\$1,992	3.1%	16	\$1,632	\$1,680	2.9%	16	\$1,296	\$1,332	2.8%
17	\$2,628	\$2,712	3.2%	17	\$2,004	\$2,064	3.0%	17	\$1,692	\$1,740	2.8%	17	\$1,344	\$1,392	3.6%
18	\$2,748	\$2,820	2.6%	18	\$2,100	\$2,160	2.9%	18	\$1,752	\$1,800	2.7%	18	\$1,404	\$1,440	2.6%
19	\$2,784	\$2,868	3.0%	19	\$2,124	\$2,184	2.8%	19	\$1,812	\$1,860	2.6%	19	\$1,452	\$1,488	2.5%
20 21	\$2,844 \$2,916	\$2,928 \$3,000	3.0% 2.9%	20 21	\$2,172 \$2,232	\$2,232 \$2,292	2.8% 2.7%	20 21	\$1,860 \$1,896	\$1,908 \$1,944	2.6% 2.5%	20 21	\$1,488 \$1,524	\$1,536 \$1,572	3.2% 3.1%
22	\$2,976	\$3,060	2.8%	22	\$2,280	\$2,340	2.6%	22	\$1,956	\$2,016	3.1%	22	\$1,572	\$1,620	3.1%
23	\$3,036	\$3,132	3.2%	23	\$2,328	\$2,388	2.6%	23	\$2,004	\$2,064	3.0%	23	\$1,632	\$1,680	2.9%
24	\$3,120	\$3,204	2.7%	24	\$2,376	\$2,448	3.0%	24	\$2,064	\$2,124	2.9%	24	\$1,668	\$1,716	2.9%
25	\$3,180 \$3,240	\$3,276 \$3.336	3.0% 3.0%	25 26	\$2,424 \$2.484	\$2,496 \$2.556	3.0% 2.9%	25 26	\$2,124 \$2.172	\$2,184 \$2,232	2.8% 2.8%	25 26	\$1,716 \$1.764	\$1,764 \$1.824	2.8% 3.4%
26 27	\$3,240 \$3,312	\$3,336 \$3,396	3.0% 2.5%	26 27	\$2,484 \$2,520	\$2,556 \$2,592	2.9%	26 27	\$2,172 \$2,244	\$2,232 \$2,304	2.8%	26 27	\$1,764 \$1,824	\$1,824 \$1,872	3.4% 2.6%
28	\$3,456	\$3,552	2.8%	28	\$2,628	\$2,712	3.2%	28	\$2,352	\$2,424	3.1%	28	\$1,920	\$1,980	3.1%
29	\$3,600	\$3,696	2.7%	29	\$2,748	\$2,820	2.6%	29	\$2,472	\$2,532	2.4%	29	\$2,028	\$2,076	2.4%
30	\$3,756	\$3,864	2.9%	30	\$2,868	\$2,940	2.5%	30	\$2,580	\$2,652	2.8%	30	\$2,124	\$2,184	2.8%
31 32	\$3,900 \$4,056	\$4,020 \$4,176	3.1% 3.0%	31 32	\$2,976 \$3,096	\$3,060 \$3,180	2.8% 2.7%	31 32	\$2,712 \$2,820	\$2,784 \$2,904	2.7% 3.0%	31 32	\$2,208 \$2,316	\$2,280 \$2,376	3.3% 2.6%
33	\$4,104	\$4,224	2.9%	33	\$3,132	\$3,216	2.7%	33	\$2,880	\$2,952	2.5%	33	\$2,364	\$2,436	3.0%
34	\$4,164	\$4,272	2.6%	34	\$3,180	\$3,276	3.0%	34	\$2,928	\$3,012	2.9%	34	\$2,412	\$2,484	3.0%
35	\$4,212	\$4,332	2.8%	35	\$3,216	\$3,312	3.0%	35	\$2,976	\$3,060	2.8%	35	\$2,472	\$2,532	2.4%
36	\$4,260	\$4,380	2.8%	36 37	\$3,252	\$3,348	3.0%	36 37	\$3,036	\$3,132	3.2%	36 37	\$2,520	\$2,592	2.9%
37 38	\$4,308 \$4.428	\$4,440 \$4.548	3.1% 2.7%	37 38	\$3,300 \$3,384	\$3,384 \$3.480	2.5% 2.8%	38	\$3,096 \$3.180	\$3,180 \$3,276	2.7% 3.0%	37 38	\$2,568 \$2.640	\$2,640 \$2,724	2.8% 3.2%
39	\$4,536	\$4,668	2.9%	39	\$3,456	\$3,552	2.8%	39	\$3,276	\$3,372	2.9%	39	\$2,736	\$2,808	2.6%
40	\$4,644	\$4,776	2.8%	40	\$3,552	\$3,648	2.7%	40	\$3,384	\$3,480	2.8%	40	\$2,820	\$2,904	3.0%
41	\$4,752	\$4,896	3.0%	41	\$3,636	\$3,744	3.0%	41	\$3,468	\$3,576	3.1%	41	\$2,904	\$2,988	2.9%
42	\$4,872	\$5,004	2.7%	42	\$3,720	\$3,816	2.6%	42	\$3,576	\$3,672	2.7%	42	\$2,988	\$3,072	2.8%
43 44	\$5,136 \$5,412	\$5,280 \$5,556	2.8% 2.7%	43 44	\$3,912 \$4,116	\$4,032 \$4,236	3.1% 2.9%	43 44	\$3,792 \$4,008	\$3,900 \$4,116	2.8% 2.7%	43 44	\$3,168 \$3,360	\$3,252 \$3,456	2.7% 2.9%
45	\$5,676	\$5,832	2.7%	45	\$4,320	\$4,452	3.1%	45	\$4,224	\$4,344	2.8%	45	\$3,552	\$3,648	2.7%
46	\$5,928	\$6,096	2.8%	46	\$4,524	\$4,656	2.9%	46	\$4,440	\$4,560	2.7%	46	\$3,732	\$3,828	2.6%
47	\$6,192	\$6,372	2.9%	47	\$4,728	\$4,860	2.8%	47	\$4,656	\$4,788	2.8%	47	\$3,912	\$4,032	3.1%
48 49	\$6,420 \$6,648	\$6,600 \$6,840	2.8% 2.9%	48 49	\$4,908 \$5,088	\$5,052 \$5,232	2.9% 2.8%	48 49	\$4,848 \$5,040	\$4,980 \$5,184	2.7% 2.9%	48 49	\$4,092 \$4,260	\$4,212 \$4,380	2.9% 2.8%
50	\$6,900	\$7,092	2.8%	50	\$5,088 \$5,256	\$5,232 \$5,400	2.7%	50	\$5,244	\$5,388	2.7%	50	\$4,440	\$4,560 \$4,560	2.7%
51	\$7,128	\$7,320	2.7%	51	\$5,436	\$5,580	2.6%	51	\$5,436	\$5,580	2.6%	51	\$4,608	\$4,740	2.9%
52	\$7,356	\$7,560	2.8%	52	\$5,604	\$5,772	3.0%	52	\$5,640	\$5,796	2.8%	52	\$4,788	\$4,920	2.8%
53	\$7,644	\$7,860	2.8%	53	\$5,844	\$6,000	2.7%	53	\$5,880	\$6,048	2.9%	53	\$5,004	\$5,136	2.6%
54 55	\$7,932 \$8,232	\$8,160 \$8,460	2.9% 2.8%	54 55	\$6,060 \$6,288	\$6,228 \$6,456	2.8% 2.7%	54 55	\$6,132 \$6,372	\$6,300 \$6,552	2.7% 2.8%	54 55	\$5,220 \$5,436	\$5,364 \$5,580	2.8% 2.6%
56	\$8,520	\$8,760	2.8%	56	\$6,504	\$6,684	2.8%	56	\$6,624	\$6,816	2.9%	56	\$5,652	\$5,808	2.8%
57	\$8,820	\$9,060	2.7%	57	\$6,732	\$6,924	2.9%	57	\$6,864	\$7,068	3.0%	57	\$5,856	\$6,012	2.7%
58	\$9,300	\$9,564	2.8%	58	\$7,092	\$7,296	2.9%	58	\$7,272	\$7,476	2.8%	58	\$6,204	\$6,384	2.9%
59	\$9,768	\$10,044	2.8%	59	\$7,464	\$7,680	2.9%	59	\$7,668	\$7,884	2.8%	59	\$6,564	\$6,744	2.7%
60 61	\$10,248 \$10,740	\$10,548 \$11,040	2.9% 2.8%	60 61	\$7,836 \$8,196	\$8,052 \$8,424	2.8% 2.8%	60 61	\$8,076 \$8,484	\$8,304 \$8,724	2.8% 2.8%	60 61	\$6,912 \$7,260	\$7,104 \$7,464	2.8% 2.8%
62	\$10,740 \$11,220	\$11,532	2.8%	62	\$8,556	\$8,808	2.9%	62	\$8,880	\$9,132	2.8%	62	\$7,608	\$7,464 \$7,824	2.8%
63	\$11,820	\$12,156	2.8%	63	\$9,024	\$9,276	2.8%	63	\$9,360	\$9,624	2.8%	63	\$8,028	\$8,256	2.8%
64	\$12,432	\$12,780	2.8%	64	\$9,492	\$9,756	2.8%	64	\$9,828	\$10,116	2.9%	64	\$8,436	\$8,676	2.8%
65+	\$13,020	\$13,392	2.9%	65+	\$9,948	\$10,224	2.8%	65+	\$10,320	\$10,608	2.8%	65+	\$8,844	\$9,096	2.8% Page 21 of

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	MC 5000	- v07012009			MC 7500	- v07012009			Value 150	00 - v07012009			Value 250	00 - v07012009	
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate			<u>Age</u> 0	Premium Rate			Age			Premium Rate	Age	Premium Rate		
0 1	\$3,012 \$1,812	\$3,096 \$1,860	2.8% 2.6%	1	\$2,376 \$1,428	\$2,448 \$1,464	3.0% 2.5%	0 1	\$4,200 \$2,520	\$4,320 \$2,592	2.9% 2.9%	0 1	\$3,192 \$1,920	\$3,288 \$1,980	3.0% 3.1%
2	\$972	\$996	2.5%	2	\$768	\$780	1.6%	2	\$1,332	\$1,368	2.7%	2	\$1,020	\$1,044	2.4%
3	\$972	\$996	2.5%	3	\$768	\$780	1.6%	3	\$1,332	\$1,368	2.7%	3	\$1,020	\$1,044	2.4%
4	\$972 \$972	\$996	2.5%	4 5	\$768	\$780	1.6%	4 5	\$1,332	\$1,368	2.7%	4 5	\$1,020	\$1,044	2.4%
5 6	\$972 \$972	\$996 \$996	2.5% 2.5%	5 6	\$768 \$768	\$780 \$780	1.6% 1.6%	5 6	\$1,332 \$1.332	\$1,368 \$1.368	2.7% 2.7%	6	\$1,020 \$1.020	\$1,044 \$1.044	2.4% 2.4%
7	\$972	\$996	2.5%	7	\$768	\$780 \$780	1.6%	7	\$1,332	\$1,368	2.7%	7	\$1,020	\$1,044	2.4%
8	\$972	\$996	2.5%	8	\$768	\$780	1.6%	8	\$1,332	\$1,368	2.7%	8	\$1,020	\$1,044	2.4%
9	\$972	\$996	2.5%	9	\$768	\$780	1.6%	9	\$1,332	\$1,368	2.7%	9	\$1,020	\$1,044	2.4%
10	\$972 \$972	\$996 \$006	2.5%	10	\$768	\$780 \$780	1.6%	10 11	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	10	\$1,020 \$1,020	\$1,044 \$1,044	2.4%
11 12	\$972 \$972	\$996 \$996	2.5% 2.5%	11 12	\$768 \$768	\$780 \$780	1.6% 1.6%	12	\$1,332 \$1,332	\$1,368 \$1,368	2.7%	11 12	\$1,020 \$1,020	\$1,044 \$1,044	2.4% 2.4%
13	\$1,008	\$1,032	2.4%	13	\$792	\$816	3.0%	13	\$1,404	\$1,440	2.6%	13	\$1,056	\$1,080	2.3%
14	\$1,044	\$1,068	2.3%	14	\$828	\$852	2.9%	14	\$1,452	\$1,488	2.5%	14	\$1,104	\$1,140	3.3%
15	\$1,080	\$1,116	3.3%	15	\$852	\$876	2.8%	15	\$1,512	\$1,560	3.2%	15	\$1,140	\$1,176	3.2%
16 17	\$1,128 \$1.176	\$1,164 \$1,200	3.2% 2.0%	16 17	\$888 \$924	\$912 \$960	2.7% 3.9%	16 17	\$1,560 \$1,632	\$1,608 \$1,680	3.1% 2.9%	16 17	\$1,200 \$1.248	\$1,224 \$1,284	2.0% 2.9%
18	\$1,176 \$1.224	\$1,260	2.9%	18	\$972	\$996	2.5%	18	\$1,692	\$1,740	2.8%	18	\$1,296	\$1,332	2.8%
19	\$1,260	\$1,296	2.9%	19	\$996	\$1,020	2.4%	19	\$1,728	\$1,776	2.8%	19	\$1,320	\$1,356	2.7%
20	\$1,296	\$1,332	2.8%	20	\$1,020	\$1,044	2.4%	20	\$1,776	\$1,836	3.4%	20	\$1,356	\$1,404	3.5%
21	\$1,332	\$1,368	2.7%	21	\$1,056	\$1,080	2.3%	21	\$1,824	\$1,872	2.6%	21	\$1,404	\$1,440	2.6%
22 23	\$1,368 \$1,416	\$1,416 \$1,452	3.5% 2.5%	22 23	\$1,080 \$1,116	\$1,116 \$1,152	3.3% 3.2%	22 23	\$1,872 \$1,920	\$1,920 \$1,980	2.6% 3.1%	22 23	\$1,440 \$1,476	\$1,476 \$1,512	2.5% 2.4%
24	\$1,464	\$1,500	2.5%	24	\$1,140	\$1,176	3.2%	24	\$1,956	\$2,016	3.1%	24	\$1,524	\$1,572	3.1%
25	\$1,500	\$1,548	3.2%	25	\$1,188	\$1,212	2.0%	25	\$2,004	\$2,064	3.0%	25	\$1,560	\$1,608	3.1%
26	\$1,536	\$1,584	3.1%	26	\$1,224	\$1,260	2.9%	26	\$2,064	\$2,124	2.9%	26	\$1,608	\$1,644	2.2%
27 28	\$1,596 \$1,680	\$1,632 \$1,728	2.3% 2.9%	27 28	\$1,248 \$1,320	\$1,284 \$1,356	2.9% 2.7%	27 28	\$2,100 \$2,196	\$2,160 \$2,268	2.9% 3.3%	27 28	\$1,644 \$1,728	\$1,692 \$1,776	2.9% 2.8%
29	\$1,752	\$1,726	2.7%	20 29	\$1,320 \$1,392	\$1,428	2.6%	29	\$2,196	\$2,266 \$2,376	2.6%	20 29	\$1,726 \$1,824	\$1,776	2.6%
30	\$1,848	\$1,896	2.6%	30	\$1,464	\$1,500	2.5%	30	\$2,412	\$2,484	3.0%	30	\$1,908	\$1,968	3.1%
31	\$1,932	\$1,992	3.1%	31	\$1,524	\$1,572	3.1%	31	\$2,520	\$2,592	2.9%	31	\$1,980	\$2,040	3.0%
32	\$2,028	\$2,076	2.4%	32	\$1,608	\$1,644	2.2%	32	\$2,616	\$2,700	3.2%	32	\$2,076	\$2,136	2.9%
33 34	\$2,076 \$2,112	\$2,136 \$2,172	2.9% 2.8%	33 34	\$1,632 \$1,668	\$1,680 \$1,716	2.9% 2.9%	33 34	\$2,664 \$2,712	\$2,736 \$2,784	2.7% 2.7%	33 34	\$2,112 \$2,148	\$2,172 \$2,208	2.8% 2.8%
35	\$2,148	\$2,208	2.8%	35	\$1,692	\$1,740	2.8%	35	\$2,748	\$2,820	2.6%	35	\$2,184	\$2,244	2.7%
36	\$2,196	\$2,268	3.3%	36	\$1,728	\$1,776	2.8%	36	\$2,784	\$2,868	3.0%	36	\$2,244	\$2,304	2.7%
37	\$2,244	\$2,304	2.7%	37	\$1,764	\$1,824	3.4%	37	\$2,832	\$2,916	3.0%	37	\$2,280	\$2,340	2.6%
38 39	\$2,316 \$2.388	\$2,376 \$2,460	2.6% 3.0%	38 39	\$1,824 \$1.884	\$1,872 \$1,932	2.6% 2.5%	38 39	\$2,916 \$2.988	\$3,000 \$3.072	2.9% 2.8%	38 39	\$2,340 \$2.412	\$2,412 \$2.484	3.1% 3.0%
40	\$2,366 \$2,460	\$2,460	2.4%	40	\$1,004 \$1,944	\$2,004	3.1%	40	\$2,966 \$3,084	\$3,072 \$3,168	2.7%	40	\$2,412 \$2,484	\$2,464 \$2,556	2.9%
41	\$2,532	\$2,604	2.8%	41	\$1,992	\$2,052	3.0%	41	\$3,156	\$3,240	2.7%	41	\$2,556	\$2,628	2.8%
42	\$2,604	\$2,676	2.8%	42	\$2,064	\$2,124	2.9%	42	\$3,228	\$3,324	3.0%	42	\$2,616	\$2,700	3.2%
43	\$2,772	\$2,856	3.0%	43	\$2,184	\$2,244	2.7%	43	\$3,420	\$3,516	2.8%	43	\$2,784	\$2,868	3.0%
44 45	\$2,928 \$3.096	\$3,012 \$3,180	2.9% 2.7%	44 45	\$2,316 \$2.448	\$2,376 \$2.508	2.6% 2.5%	44 45	\$3,612 \$3.792	\$3,720 \$3.900	3.0% 2.8%	44 45	\$2,940 \$3.108	\$3,024 \$3,192	2.9% 2.7%
46	\$3,252	\$3,348	3.0%	46	\$2,568	\$2,640	2.8%	46	\$3,792	\$4,092	2.7%	46	\$3,252	\$3,348	3.0%
47	\$3,420	\$3,516	2.8%	47	\$2,700	\$2,772	2.7%	47	\$4,176	\$4,296	2.9%	47	\$3,420	\$3,516	2.8%
48	\$3,576	\$3,672	2.7%	48	\$2,808	\$2,892	3.0%	48	\$4,332	\$4,464	3.0%	48	\$3,564	\$3,660	2.7%
49	\$3,720	\$3,816	2.6%	49	\$2,940	\$3,024	2.9%	49	\$4,500	\$4,632	2.9%	49	\$3,720	\$3,816	2.6%
50 51	\$3,864 \$4,020	\$3,972 \$4,128	2.8% 2.7%	50 51	\$3,048 \$3,168	\$3,144 \$3,252	3.1% 2.7%	50 51	\$4,668 \$4,836	\$4,800 \$4,968	2.8% 2.7%	50 51	\$3,852 \$3,996	\$3,960 \$4,104	2.8% 2.7%
52	\$4,176	\$4,296	2.9%	52	\$3,300	\$3,384	2.5%	52	\$5,004	\$5,136	2.6%	52	\$4,152	\$4,260	2.6%
53	\$4,368	\$4,488	2.7%	53	\$3,432	\$3,528	2.8%	53	\$5,220	\$5,364	2.8%	53	\$4,320	\$4,452	3.1%
54	\$4,536	\$4,668	2.9%	54	\$3,588	\$3,684	2.7%	54	\$5,424	\$5,568	2.7%	54	\$4,500	\$4,632	2.9%
55 56	\$4,728 \$4.920	\$4,860 \$5.064	2.8% 2.9%	55 56	\$3,744 \$3.876	\$3,840 \$3.984	2.6% 2.8%	55 56	\$5,640 \$5.844	\$5,796 \$6.000	2.8% 2.7%	55 56	\$4,692 \$4.872	\$4,824 \$5.004	2.8% 2.7%
56 57	\$4,920 \$5.112	\$5,064 \$5,256	2.9%	56 57	\$3,876 \$4.032	\$3,984 \$4.152	2.8% 3.0%	56 57	\$5,844 \$6.060	\$6,000 \$6.228	2.7%	56 57	\$4,872 \$5.052	\$5,004 \$5.196	2.7%
58	\$5,424	\$5,568	2.7%	58	\$4,272	\$4,392	2.8%	58	\$6,396	\$6,576	2.8%	58	\$5,352	\$5,508	2.9%
59	\$5,724	\$5,892	2.9%	59	\$4,512	\$4,644	2.9%	59	\$6,744	\$6,936	2.8%	59	\$5,652	\$5,808	2.8%
60	\$6,024	\$6,204	3.0%	60	\$4,752	\$4,896	3.0%	60	\$7,080	\$7,284	2.9%	60	\$5,940	\$6,108	2.8%
61	\$6,336	\$6,516	2.8%	61	\$5,004	\$5,136	2.6%	61	\$7,428	\$7,644	2.9%	61	\$6,228	\$6,408	2.9%
62 63	\$6,636 \$6.996	\$6,828 \$7,200	2.9% 2.9%	62 63	\$5,244 \$5,520	\$5,388 \$5,676	2.7% 2.8%	62 63	\$7,776 \$8,196	\$7,992 \$8,424	2.8% 2.8%	62 63	\$6,540 \$6,876	\$6,720 \$7,080	2.8% 3.0%
64	\$7,356	\$7,560	2.8%	64	\$5,796	\$5,964	2.9%	64	\$8,616	\$8,856	2.8%	64	\$7,236	\$7,440	2.8%
65+	\$7,704	\$7,932	3.0%	65+	\$6,084	\$6,252	2.8%	65+	\$9,036	\$9,288	2.8%	65+	\$7,596	\$7,812	2.8% Page 22 of

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	Value 500	00 - v07012009			Value 800	00 - v07012009		Hig	gh Ded	ductible MC 3000	(HSA Compatik	ole) - 07012009	High De	eductible MC 5000	(HSA Compatil	ole) - 07012009
		Proposed	Change in			Proposed	Change in				Proposed	Change in			Proposed	Change in
A	Current Annual	Annual Dramium Bata	Annual Dramium Bata	A	Current Annual	Annual Dramium Bata	Annual Promium Bata	۸.		Current Annual	Annual Dramium Bata	Annual Bramium Bata	A ===	Current Annual	Annual Dramium Bata	Annual Dramium Bata
<u>Age</u> 0	Premium Rate \$2,604	\$2,676	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$1,896	\$1,944	Premium Rate 2.5%	0		Premium Rate \$3,876	Premium Rate \$3,984	2.8%	<u>Age</u> 0	Premium Rate \$3,120	Premium Rate \$3,204	Premium Rate 2.7%
1	\$1,560	\$1,608	3.1%	1	\$1,128	\$1,164	3.2%	1		\$2,328	\$2,388	2.6%	1	\$1,872	\$1,920	2.6%
2	\$840	\$864	2.9%	2	\$612	\$624	2.0%	2	2	\$1,248	\$1,284	2.9%	2	\$1,008	\$1,032	2.4%
3	\$840	\$864	2.9%	3	\$612	\$624	2.0%	3		\$1,248	\$1,284	2.9%	3	\$1,008	\$1,032	2.4%
4	\$840	\$864	2.9%	4	\$612	\$624	2.0%	4		\$1,248	\$1,284	2.9%	4	\$1,008	\$1,032	2.4%
5	\$840	\$864	2.9%	5	\$612	\$624	2.0%	5		\$1,248	\$1,284	2.9%	5	\$1,008	\$1,032	2.4%
6 7	\$840 \$840	\$864 \$864	2.9% 2.9%	6 7	\$612 \$612	\$624 \$624	2.0% 2.0%	6		\$1,248 \$1,248	\$1,284 \$1,284	2.9% 2.9%	6 7	\$1,008 \$1,008	\$1,032 \$1,032	2.4% 2.4%
8	\$840	\$864	2.9%	8	\$612	\$624	2.0%	8		\$1,248	\$1,284	2.9%	8	\$1,008	\$1,032	2.4%
9	\$840	\$864	2.9%	9	\$612	\$624	2.0%	9		\$1,248	\$1,284	2.9%	9	\$1,008	\$1,032	2.4%
10	\$840	\$864	2.9%	10	\$612	\$624	2.0%	10	0	\$1,248	\$1,284	2.9%	10	\$1,008	\$1,032	2.4%
11	\$840	\$864	2.9%	11	\$612	\$624	2.0%	11		\$1,248	\$1,284	2.9%	11	\$1,008	\$1,032	2.4%
12	\$840	\$864	2.9%	12	\$612	\$624	2.0%	12		\$1,248	\$1,284	2.9%	12	\$1,008	\$1,032	2.4%
13 14	\$864 \$900	\$888 \$924	2.8% 2.7%	13 14	\$636 \$660	\$660 \$684	3.8% 3.6%	1:		\$1,284 \$1,344	\$1,320 \$1,392	2.8% 3.6%	13 14	\$1,044 \$1,080	\$1,068 \$1,116	2.3% 3.3%
15	\$936	\$972	3.8%	15	\$684	\$708	3.5%		5	\$1,404	\$1,440	2.6%	15	\$1,116	\$1,152	3.2%
16	\$984	\$1,008	2.4%	16	\$708	\$732	3.4%		6	\$1,452	\$1,488	2.5%	16	\$1,176	\$1,200	2.0%
17	\$1,020	\$1,044	2.4%	17	\$732	\$756	3.3%	17		\$1,512	\$1,560	3.2%	17	\$1,224	\$1,260	2.9%
18	\$1,056	\$1,080	2.3%	18	\$768	\$780	1.6%	18		\$1,560	\$1,608	3.1%	18	\$1,260	\$1,296	2.9%
19	\$1,092	\$1,128	3.3%	19	\$792	\$816	3.0%	19		\$1,620	\$1,656	2.2%	19	\$1,404	\$1,440	2.6%
20 21	\$1,116 \$1.140	\$1,152 \$1.176	3.2% 3.2%	20 21	\$816 \$840	\$840 \$864	2.9% 2.9%	20 21		\$1,656 \$1.692	\$1,704 \$1.740	2.9% 2.8%	20 21	\$1,332 \$1,368	\$1,368 \$1,416	2.7% 3.5%
22	\$1,140	\$1,176	2.0%	22	\$864	\$888	2.8%	2		\$1,740	\$1,788	2.8%	22	\$1,428	\$1,464	2.5%
23	\$1,224	\$1,260	2.9%	23	\$888	\$912	2.7%	23		\$1,788	\$1,848	3.4%	23	\$1,464	\$1,500	2.5%
24	\$1,260	\$1,296	2.9%	24	\$912	\$936	2.6%	24	4	\$1,848	\$1,896	2.6%	24	\$1,512	\$1,560	3.2%
25	\$1,296	\$1,332	2.8%	25	\$936	\$972	3.8%	2		\$1,896	\$1,944	2.5%	25	\$1,548	\$1,596	3.1%
26	\$1,332	\$1,368	2.7%	26	\$972	\$996	2.5%	20		\$1,944	\$2,004	3.1%	26	\$1,596	\$1,632	2.3%
27 28	\$1,368 \$1,452	\$1,416 \$1,488	3.5% 2.5%	27 28	\$996 \$1,044	\$1,020 \$1,068	2.4% 2.3%	27		\$1,992 \$2,100	\$2,052 \$2,160	3.0% 2.9%	27 28	\$1,644 \$1,728	\$1,692 \$1,776	2.9% 2.8%
29	\$1,512	\$1,560	3.2%	29	\$1,104	\$1,000	3.3%	29		\$2,208	\$2,700	3.3%	29	\$1,824	\$1,872	2.6%
30	\$1,596	\$1,632	2.3%	30	\$1,152	\$1,188	3.1%	30		\$2,316	\$2,376	2.6%	30	\$1,908	\$1,968	3.1%
31	\$1,668	\$1,716	2.9%	31	\$1,212	\$1,248	3.0%	3		\$2,412	\$2,484	3.0%	31	\$1,992	\$2,052	3.0%
32	\$1,740	\$1,788	2.8%	32	\$1,272	\$1,308	2.8%	32		\$2,520	\$2,592	2.9%	32	\$2,100	\$2,160	2.9%
33	\$1,776	\$1,836	3.4%	33	\$1,296	\$1,332	2.8%	33		\$2,568	\$2,640	2.8% 3.2%	33	\$2,136	\$2,196	2.8%
34 35	\$1,824 \$1,860	\$1,872 \$1,908	2.6% 2.6%	34 35	\$1,320 \$1,344	\$1,356 \$1,392	2.7% 3.6%	35		\$2,616 \$2,676	\$2,700 \$2,748	3.2% 2.7%	34 35	\$2,184 \$2,232	\$2,244 \$2,292	2.7% 2.7%
36	\$1,896	\$1,944	2.5%	36	\$1,368	\$1,416	3.5%	36		\$2,724	\$2,796	2.6%	36	\$2,268	\$2,328	2.6%
37	\$1,932	\$1,992	3.1%	37	\$1,404	\$1,440	2.6%	37		\$2,772	\$2,856	3.0%	37	\$2,316	\$2,376	2.6%
38	\$1,992	\$2,052	3.0%	38	\$1,452	\$1,488	2.5%	38		\$2,868	\$2,940	2.5%	38	\$2,388	\$2,460	3.0%
39	\$2,064	\$2,124	2.9%	39	\$1,500	\$1,548	3.2%	39		\$2,940	\$3,024	2.9%	39	\$2,472	\$2,532	2.4%
40 41	\$2,124 \$2,184	\$2,184 \$2,244	2.8% 2.7%	40 41	\$1,536 \$1,596	\$1,584 \$1,632	3.1% 2.3%	40 4		\$3,024 \$3,108	\$3,108 \$3,192	2.8% 2.7%	40 41	\$2,544 \$2,616	\$2,616 \$2,700	2.8% 3.2%
42	\$2,256	\$2,316	2.7%	42	\$1,632	\$1,680	2.9%	42		\$3,192	\$3,288	3.0%	42	\$2,700	\$2,772	2.7%
43	\$2,388	\$2,460	3.0%	43	\$1,728	\$1,776	2.8%	43		\$3,384	\$3,480	2.8%	43	\$2,868	\$2,940	2.5%
44	\$2,532	\$2,604	2.8%	44	\$1,836	\$1,884	2.6%	44		\$3,576	\$3,672	2.7%	44	\$3,024	\$3,108	2.8%
45	\$2,676	\$2,748	2.7%	45	\$1,944	\$2,004	3.1%	45		\$3,768	\$3,876	2.9%	45	\$3,204	\$3,300	3.0%
46 47	\$2,808	\$2,892	3.0%	46 47	\$2,052	\$2,100	2.3%	46		\$3,972	\$4,080	2.7%	46 47	\$3,372	\$3,468 \$3.636	2.8%
47	\$2,952 \$3,084	\$3,036 \$3,168	2.8% 2.7%	47 48	\$2,148 \$2,244	\$2,208 \$2,304	2.8% 2.7%	48		\$4,164 \$4,332	\$4,272 \$4,464	2.6% 3.0%	47 48	\$3,540 \$3,684	\$3,636 \$3,792	2.7% 2.9%
49	\$3,204	\$3,300	3.0%	49	\$2,328	\$2,388	2.6%	49		\$4,500	\$4,632	2.9%	49	\$3,840	\$3,948	2.8%
50	\$3,348	\$3,444	2.9%	50	\$2,424	\$2,496	3.0%	50	0	\$4,680	\$4,812	2.8%	50	\$4,008	\$4,116	2.7%
51	\$3,468	\$3,576	3.1%	51	\$2,520	\$2,592	2.9%	51	1	\$4,860	\$4,992	2.7%	51	\$4,164	\$4,272	2.6%
52	\$3,600	\$3,696	2.7%	52	\$2,616	\$2,700	3.2%	52		\$5,040	\$5,184	2.9%	52	\$4,308	\$4,440	3.1%
53	\$3,768	\$3,876	2.9%	53 54	\$2,736	\$2,808	2.6% 3.0%	53 54		\$5,256	\$5,400	2.7% 2.8%	53 54	\$4,500 \$4,704	\$4,632	2.9% 2.8%
54 55	\$3,936 \$4,080	\$4,044 \$4,200	2.7% 2.9%	54 55	\$2,844 \$2,964	\$2,928 \$3,048	3.0% 2.8%	54 58		\$5,484 \$5,700	\$5,640 \$5,856	2.8%	54 55	\$4,704 \$4,896	\$4,836 \$5,040	2.8%
56	\$4,248	\$4,368	2.8%	56	\$3,096	\$3,048	2.7%	56		\$5,700 \$5,916	\$6,084	2.8%	56	\$5,088	\$5,232	2.8%
57	\$4,416	\$4,536	2.7%	57	\$3,204	\$3,300	3.0%	57		\$6,144	\$6,312	2.7%	57	\$5,280	\$5,424	2.7%
58	\$4,680	\$4,812	2.8%	58	\$3,396	\$3,492	2.8%	58		\$6,504	\$6,684	2.8%	58	\$5,592	\$5,760	3.0%
59	\$4,932	\$5,076	2.9%	59	\$3,588	\$3,684	2.7%	59		\$6,852	\$7,056	3.0%	59	\$5,916	\$6,084	2.8%
60	\$5,208 \$5,472	\$5,352	2.8%	60	\$3,780	\$3,888	2.9%	60		\$7,224	\$7,428	2.8%	60	\$6,228	\$6,408	2.9%
61 62	\$5,472 \$5,736	\$5,628 \$5,904	2.9% 2.9%	61 62	\$3,972 \$4,164	\$4,080 \$4,272	2.7% 2.6%	6 <sup>2</sup>		\$7,584 \$7,932	\$7,800 \$8,160	2.8% 2.9%	61 62	\$6,552 \$6,864	\$6,732 \$7,068	2.7% 3.0%
63	\$6,048	\$6,216	2.8%	63	\$4,392	\$4,512	2.7%	63		\$8,364	\$8,604	2.9%	63	\$7,236	\$7,440	2.8%
64	\$6,348	\$6,528	2.8%	64	\$4,620	\$4,752	2.9%	64		\$8,808	\$9,048	2.7%	64	\$7,608	\$7,824	2.8%
65+	\$6,648	\$6,840	2.9%	65+	\$4,836	\$4,968	2.7%	65	5+	\$9,228	\$9,480	2.7%	65+	\$7,980	\$8,196	2.7% Page 23 c

2.7% Page 23 of 45

	Buy I	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Λαe	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	۸۵۵	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Pate
<u>Age</u> 0	\$2,940	\$3,024	2.9%	0	\$4,080	\$4,200	2.9%	<u>Age</u> 0	\$2,760	\$2,844	3.0%	0	\$2,400	\$2,472	3.0%
1	\$1,764	\$1,824	3.4%	1	\$2,460	\$2,520	2.4%	1	\$1,656	\$1,704	2.9%	1	\$1,440	\$1,476	2.5%
2	\$936	\$972	3.8%	2	\$1,308	\$1,344	2.8%	2	\$876	\$900	2.7%	2	\$768	\$780	1.6%
4	\$936 \$936	\$972 \$972	3.8% 3.8%	4	\$1,308 \$1,308	\$1,344 \$1,344	2.8% 2.8%	3 4	\$876 \$876	\$900 \$900	2.7% 2.7%	3 4	\$768 \$768	\$780 \$780	1.6% 1.6%
5	\$936	\$972	3.8%	5	\$1,308	\$1,344	2.8%	5	\$876	\$900	2.7%	5	\$768	\$780	1.6%
6	\$936	\$972	3.8%	6	\$1,308	\$1,344	2.8%	6	\$876	\$900	2.7%	6	\$768	\$780	1.6%
7 8	\$936 \$936	\$972 \$972	3.8% 3.8%	7 8	\$1,308 \$1,308	\$1,344 \$1,344	2.8% 2.8%	7 8	\$876 \$876	\$900 \$900	2.7% 2.7%	7 8	\$768 \$768	\$780 \$780	1.6% 1.6%
9	\$936	\$972	3.8%	9	\$1,308	\$1,344	2.8%	9	\$876	\$900	2.7%	9	\$768	\$780	1.6%
10	\$936	\$972	3.8%	10	\$1,308	\$1,344	2.8%	10	\$876	\$900	2.7%	10	\$768	\$780	1.6%
11	\$936	\$972	3.8%	11	\$1,308	\$1,344	2.8%	11	\$876	\$900	2.7%	11	\$768	\$780	1.6%
12 13	\$936 \$984	\$972 \$1,008	3.8% 2.4%	12 13	\$1,308 \$1,356	\$1,344 \$1,404	2.8% 3.5%	12 13	\$876 \$912	\$900 \$936	2.7% 2.6%	12 13	\$768 \$804	\$780 \$828	1.6% 3.0%
14	\$1,020	\$1,044	2.4%	14	\$1,416	\$1,452	2.5%	14	\$960	\$984	2.5%	14	\$828	\$852	2.9%
15	\$1,056	\$1,080	2.3%	15	\$1,476	\$1,512	2.4%	15	\$996	\$1,020	2.4%	15	\$864	\$888	2.8%
16 17	\$1,104 \$1,140	\$1,140 \$1.176	3.3% 3.2%	16 17	\$1,524 \$1,596	\$1,572 \$1,632	3.1% 2.3%	16 17	\$1,032 \$1,068	\$1,056 \$1,104	2.3% 3.4%	16 17	\$900 \$936	\$924 \$972	2.7% 3.8%
17	\$1,140 \$1,200	\$1,176	2.0%	18	\$1,656	\$1,704	2.9%	18	\$1,116	\$1,104 \$1,152	3.4%	18	\$972	\$996	2.5%
19	\$1,236	\$1,272	2.9%	19	\$1,704	\$1,752	2.8%	19	\$1,152	\$1,188	3.1%	19	\$1,008	\$1,032	2.4%
20	\$1,260	\$1,296	2.9%	20	\$1,740	\$1,788	2.8%	20	\$1,188	\$1,212	2.0%	20	\$1,032	\$1,056	2.3%
21 22	\$1,296 \$1,332	\$1,332 \$1,368	2.8% 2.7%	21 22	\$1,788 \$1,848	\$1,848 \$1,896	3.4% 2.6%	21 22	\$1,224 \$1,260	\$1,260 \$1,296	2.9% 2.9%	21 22	\$1,056 \$1,092	\$1,080 \$1,128	2.3% 3.3%
23	\$1,368	\$1,416	3.5%	23	\$1,896	\$1,944	2.5%	23	\$1,296	\$1,332	2.8%	23	\$1,128	\$1,164	3.2%
24	\$1,428	\$1,464	2.5%	24	\$1,944	\$2,004	3.1%	24	\$1,332	\$1,368	2.7%	24	\$1,152	\$1,188	3.1%
25	\$1,464	\$1,500	2.5%	25	\$1,992	\$2,052	3.0%	25	\$1,368	\$1,416	3.5% 2.5%	25	\$1,200	\$1,224	2.0%
26 27	\$1,500 \$1,536	\$1,548 \$1,584	3.2% 3.1%	26 27	\$2,052 \$2,100	\$2,100 \$2,160	2.3% 2.9%	26 27	\$1,416 \$1,452	\$1,452 \$1,488	2.5%	26 27	\$1,236 \$1,260	\$1,272 \$1,296	2.9% 2.9%
28	\$1,632	\$1,680	2.9%	28	\$2,208	\$2,280	3.3%	28	\$1,524	\$1,572	3.1%	28	\$1,332	\$1,368	2.7%
29	\$1,716	\$1,764	2.8%	29	\$2,328	\$2,388	2.6%	29	\$1,620	\$1,656	2.2%	29	\$1,404	\$1,440	2.6%
30 31	\$1,812 \$1,884	\$1,860 \$1,932	2.6% 2.5%	30 31	\$2,424 \$2,544	\$2,496 \$2,616	3.0% 2.8%	30 31	\$1,692 \$1,764	\$1,740 \$1,824	2.8% 3.4%	30 31	\$1,476 \$1,536	\$1,512 \$1,584	2.4% 3.1%
32	\$1,968	\$2,028	3.0%	32	\$2,664	\$2,736	2.7%	32	\$1,764	\$1,896	2.6%	32	\$1,620	\$1,656	2.2%
33	\$2,004	\$2,064	3.0%	33	\$2,712	\$2,784	2.7%	33	\$1,896	\$1,944	2.5%	33	\$1,644	\$1,692	2.9%
34	\$2,064	\$2,124	2.9%	34	\$2,760	\$2,844	3.0%	34	\$1,932	\$1,992	3.1%	34	\$1,680	\$1,728	2.9%
35 36	\$2,100 \$2,136	\$2,160 \$2,196	2.9% 2.8%	35 36	\$2,808 \$2,868	\$2,892 \$2,940	3.0% 2.5%	35 36	\$1,968 \$2,004	\$2,028 \$2,064	3.0% 3.0%	35 36	\$1,716 \$1,740	\$1,764 \$1,788	2.8% 2.8%
37	\$2,172	\$2,232	2.8%	37	\$2,916	\$3,000	2.9%	37	\$2,052	\$2,100	2.3%	37	\$1,776	\$1,836	3.4%
38	\$2,256	\$2,316	2.7%	38	\$3,000	\$3,084	2.8%	38	\$2,112	\$2,172	2.8%	38	\$1,848	\$1,896	2.6%
39 40	\$2,328 \$2,388	\$2,388 \$2,460	2.6% 3.0%	39 40	\$3,096 \$3,180	\$3,180 \$3,276	2.7% 3.0%	39 40	\$2,172 \$2,256	\$2,232 \$2,316	2.8% 2.7%	39 40	\$1,896 \$1,956	\$1,944 \$2,016	2.5% 3.1%
41	\$2,472	\$2,532	2.4%	41	\$3,264	\$3,276	2.9%	41	\$2,230	\$2,376	2.6%	41	\$2,004	\$2,064	3.0%
42	\$2,544	\$2,616	2.8%	42	\$3,360	\$3,456	2.9%	42	\$2,376	\$2,448	3.0%	42	\$2,076	\$2,136	2.9%
43	\$2,700	\$2,772	2.7%	43	\$3,564	\$3,660	2.7%	43	\$2,532	\$2,604	2.8%	43	\$2,196	\$2,268	3.3%
44 45	\$2,868 \$3.012	\$2,940 \$3.096	2.5% 2.8%	44 45	\$3,768 \$3,972	\$3,876 \$4.080	2.9% 2.7%	44 45	\$2,688 \$2.820	\$2,760 \$2,904	2.7% 3.0%	44 45	\$2,328 \$2.472	\$2,388 \$2.532	2.6% 2.4%
46	\$3,180	\$3,276	3.0%	46	\$4,176	\$4,296	2.9%	46	\$2,976	\$3,060	2.8%	46	\$2,592	\$2,664	2.8%
47	\$3,336	\$3,432	2.9%	47	\$4,380	\$4,500	2.7%	47	\$3,132	\$3,216	2.7%	47	\$2,724	\$2,796	2.6%
48 49	\$3,480 \$3,624	\$3,588 \$3,732	3.1% 3.0%	48 49	\$4,572 \$4,740	\$4,692 \$4,884	2.6% 3.0%	48 49	\$3,264 \$3,396	\$3,360 \$3,492	2.9% 2.8%	48 49	\$2,832 \$2,964	\$2,916 \$3,048	3.0% 2.8%
50	\$3,780	\$3,888	2.9%	50	\$4,932	\$5,076	2.9%	50	\$3,540	\$3,636	2.7%	50	\$3,084	\$3,048	2.7%
51	\$3,912	\$4,032	3.1%	51	\$5,124	\$5,268	2.8%	51	\$3,672	\$3,780	2.9%	51	\$3,192	\$3,288	3.0%
52	\$4,068	\$4,188	2.9%	52	\$5,304	\$5,460	2.9%	52	\$3,816	\$3,924	2.8%	52	\$3,324	\$3,408	2.5%
53 54	\$4,248 \$4,428	\$4,368 \$4,548	2.8% 2.7%	53 54	\$5,532 \$5,772	\$5,688 \$5,940	2.8% 2.9%	53 54	\$3,984 \$4,164	\$4,092 \$4,272	2.7% 2.6%	53 54	\$3,468 \$3,612	\$3,576 \$3,720	3.1% 3.0%
55	\$4,620	\$4,752	2.9%	55	\$6,000	\$6,168	2.8%	55	\$4,320	\$4,452	3.1%	55	\$3,768	\$3,876	2.9%
56	\$4,800	\$4,932	2.8%	56	\$6,228	\$6,408	2.9%	56	\$4,500	\$4,632	2.9%	56	\$3,912	\$4,032	3.1%
57 59	\$4,992	\$5,124 \$5,424	2.6% 2.7%	57 58	\$6,480 \$6,840	\$6,660 \$7,033	2.8%	57 59	\$4,668 \$4,044	\$4,800 \$5,000	2.8% 2.9%	57 50	\$4,068 \$4,208	\$4,188 \$4,440	2.9% 3.1%
58 59	\$5,280 \$5,580	\$5,424 \$5,748	2.7% 3.0%	58 59	\$6,840 \$7,224	\$7,032 \$7,428	2.8% 2.8%	58 59	\$4,944 \$5,232	\$5,088 \$5,376	2.9%	58 59	\$4,308 \$4,548	\$4,440 \$4,680	3.1% 2.9%
60	\$5,880	\$6,048	2.9%	60	\$7,608	\$7,824	2.8%	60	\$5,508	\$5,664	2.8%	60	\$4,800	\$4,932	2.8%
61	\$6,168	\$6,348	2.9%	61	\$7,992	\$8,220	2.9%	61	\$5,784	\$5,952	2.9%	61	\$5,040	\$5,184	2.9%
62	\$6,480 \$6,916	\$6,660 \$7,008	2.8% 2.8%	62	\$8,364	\$8,604	2.9% 2.7%	62	\$6,072 \$6,306	\$6,240 \$6,576	2.8% 2.8%	62	\$5,280 \$5,560	\$5,424 \$5,724	2.7% 2.8%
63 64	\$6,816 \$7,176	\$7,008 \$7,380	2.8%	63 64	\$8,820 \$9,264	\$9,060 \$9,528	2.7%	63 64	\$6,396 \$6,732	\$6,576 \$6,924	2.8%	63 64	\$5,568 \$5,856	\$5,724 \$6,012	2.8%
65+	\$7,512	\$7,728	2.9%	65+	\$9,720	\$9,996	2.8%	65+	\$7,044	\$7,248	2.9%	65+	\$6,132	\$6,300	2.7%

	Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate	Premium Rate	Premium Rate
0	\$2,100	\$2,160	2.9%
1 2	\$1,260 \$672	\$1,296 \$696	2.9% 3.6%
3	\$672 \$672	\$696	3.6%
4	\$672	\$696	3.6%
5	\$672	\$696	3.6%
6	\$672	\$696	3.6%
7 8	\$672 \$672	\$696 \$696	3.6% 3.6%
9	\$672 \$672	\$696	3.6%
10	\$672	\$696	3.6%
11	\$672	\$696	3.6%
12	\$672	\$696	3.6%
13 14	\$696 \$720	\$720 \$744	3.4% 3.3%
15	\$756	\$768	1.6%
16	\$792	\$816	3.0%
17	\$816	\$840	2.9%
18	\$852	\$876	2.8%
19 20	\$876 \$900	\$900 \$924	2.7% 2.7%
21	\$924	\$960	3.9%
22	\$960	\$984	2.5%
23	\$984	\$1,008	2.4%
24	\$1,008	\$1,032	2.4%
25 26	\$1,044 \$1,068	\$1,068 \$1,104	2.3% 3.4%
26 27	\$1,092	\$1,104 \$1,128	3.4%
28	\$1,152	\$1,188	3.1%
29	\$1,224	\$1,260	2.9%
30	\$1,284	\$1,320	2.8%
31 32	\$1,344 \$1,404	\$1,392 \$1,440	3.6% 2.6%
33	\$1,440	\$1,440 \$1,476	2.5%
34	\$1,464	\$1,500	2.5%
35	\$1,488	\$1,536	3.2%
36	\$1,524	\$1,572	3.1%
37 38	\$1,548 \$1,608	\$1,596 \$1,644	3.1% 2.2%
39	\$1,656	\$1,704	2.9%
40	\$1,704	\$1,752	2.8%
41	\$1,752	\$1,800	2.7%
42	\$1,812	\$1,860	2.6%
43 44	\$1,920 \$2,040	\$1,980 \$2,088	3.1% 2.4%
45	\$2,040	\$2,208	2.8%
46	\$2,256	\$2,316	2.7%
47	\$2,364	\$2,436	3.0%
48	\$2,484	\$2,556	2.9%
49 50	\$2,580 \$2,688	\$2,652 \$2,760	2.8% 2.7%
51	\$2,784	\$2,868	3.0%
52	\$2,892	\$2,964	2.5%
53	\$3,024	\$3,108	2.8%
54	\$3,156	\$3,240	2.7%
55 56	\$3,276 \$3,408	\$3,372 \$3,504	2.9% 2.8%
57	\$3,552	\$3,648	2.7%
58	\$3,756	\$3,864	2.9%
59	\$3,972	\$4,080	2.7%
60	\$4,188	\$4,308	2.9%
61 62	\$4,392 \$4,608	\$4,512 \$4,740	2.7% 2.9%
63	\$4,848	\$4,740 \$4,980	2.7%
64	\$5,100	\$5,244	2.8%
65+	\$5,340	\$5,496	2.9%

	First Dollar 30 - v07012009				First Dollar	40 - v07012009			MC 2500	0 - v07012009			MC 3500	- v07012009	
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
<u>Age</u> 0	Premium Rate \$6,936	Premium Rate \$7,128	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$5,292	Premium Rate \$5,436	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$4,440	Premium Rate \$4,560	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$3,540	Premium Rate \$3,636	Premium Rate 2.7%
1	\$4,164	\$4,272	2.6%	1	\$3,168	\$3,252	2.7%	1	\$2,664	\$2,736	2.7%	1	\$2,124	\$2,184	2.8%
2	\$2,208	\$2,280	3.3%	2	\$1,692	\$1,740	2.8%	2	\$1,428	\$1,464	2.5%	2	\$1,128	\$1,164	3.2%
3	\$2,208	\$2,280	3.3%	3	\$1,692	\$1,740	2.8%	3	\$1,428	\$1,464	2.5%	3	\$1,128	\$1,164	3.2%
4	\$2,208	\$2,280	3.3%	4	\$1,692	\$1,740	2.8%	4	\$1,428	\$1,464	2.5%	4	\$1,128	\$1,164	3.2%
5 6	\$2,208 \$2.208	\$2,280 \$2.280	3.3% 3.3%	5 6	\$1,692 \$1.692	\$1,740 \$1.740	2.8% 2.8%	5 6	\$1,428 \$1.428	\$1,464 \$1.464	2.5% 2.5%	5 6	\$1,128 \$1.128	\$1,164 \$1.164	3.2% 3.2%
ნ 7	\$2,208 \$2.208	\$2,280 \$2.280	3.3%	7	\$1,692 \$1.692	\$1,740 \$1.740	2.8%	7	\$1,428 \$1.428	\$1,464 \$1.464	2.5%	7	\$1,128 \$1.128	\$1,164	3.2%
8	\$2,208	\$2,280	3.3%	8	\$1,692	\$1,740	2.8%	8	\$1,428	\$1,464	2.5%	8	\$1,128	\$1,164	3.2%
9	\$2,208	\$2,280	3.3%	9	\$1,692	\$1,740	2.8%	9	\$1,428	\$1,464	2.5%	9	\$1,128	\$1,164	3.2%
10	\$2,208	\$2,280	3.3%	10	\$1,692	\$1,740	2.8%	10	\$1,428	\$1,464	2.5%	10	\$1,128	\$1,164	3.2%
11	\$2,208	\$2,280	3.3%	11	\$1,692	\$1,740	2.8%	11	\$1,428	\$1,464	2.5%	11	\$1,128	\$1,164	3.2%
12 13	\$2,208 \$2.304	\$2,280 \$2,364	3.3% 2.6%	12 13	\$1,692 \$1,752	\$1,740 \$1,800	2.8% 2.7%	12 13	\$1,428 \$1,476	\$1,464 \$1,512	2.5% 2.4%	12 13	\$1,128 \$1,188	\$1,164 \$1,212	3.2% 2.0%
14	\$2,388	\$2,460	3.0%	14	\$1,836	\$1,884	2.6%	14	\$1,536	\$1,584	3.1%	14	\$1,224	\$1,260	2.9%
15	\$2,496	\$2,568	2.9%	15	\$1,908	\$1,968	3.1%	15	\$1,608	\$1,644	2.2%	15	\$1,272	\$1,308	2.8%
16	\$2,592	\$2,664	2.8%	16	\$1,980	\$2,040	3.0%	16	\$1,668	\$1,716	2.9%	16	\$1,320	\$1,356	2.7%
17	\$2,700	\$2,772	2.7%	17	\$2,064	\$2,124	2.9%	17	\$1,728	\$1,776	2.8%	17	\$1,368	\$1,416	3.5%
18 19	\$2,796 \$2,844	\$2,880 \$2,928	3.0% 3.0%	18 19	\$2,136 \$2,172	\$2,196 \$2,232	2.8% 2.8%	18 19	\$1,788 \$1,848	\$1,848 \$1,896	3.4% 2.6%	18 19	\$1,440 \$1,476	\$1,476 \$1,512	2.5% 2.4%
20	\$2,916	\$3,000	2.9%	20	\$2,232	\$2,292	2.7%	20	\$1,896	\$1,944	2.5%	20	\$1,524	\$1,572	3.1%
21	\$2,976	\$3,060	2.8%	21	\$2,280	\$2,340	2.6%	21	\$1,944	\$2,004	3.1%	21	\$1,560	\$1,608	3.1%
22	\$3,048	\$3,144	3.1%	22	\$2,328	\$2,388	2.6%	22	\$1,992	\$2,052	3.0%	22	\$1,620	\$1,656	2.2%
23	\$3,120	\$3,204	2.7%	23	\$2,376	\$2,448	3.0%	23	\$2,064	\$2,124	2.9%	23	\$1,656	\$1,704	2.9%
24	\$3,180	\$3,276	3.0%	24	\$2,424	\$2,496	3.0%	24	\$2,112	\$2,172	2.8%	24	\$1,704	\$1,752	2.8%
25 26	\$3,240 \$3.324	\$3,336 \$3.408	3.0% 2.5%	25 26	\$2,484 \$2.532	\$2,556 \$2.604	2.9% 2.8%	25 26	\$2,172 \$2.232	\$2,232 \$2.292	2.8% 2.7%	25 26	\$1,752 \$1.812	\$1,800 \$1.860	2.7% 2.6%
27	\$3,384	\$3,480	2.8%	27	\$2,580	\$2,652	2.8%	27	\$2,292	\$2,352	2.6%	27	\$1,860	\$1,908	2.6%
28	\$3,540	\$3,636	2.7%	28	\$2,700	\$2,772	2.7%	28	\$2,400	\$2,472	3.0%	28	\$1,956	\$2,016	3.1%
29	\$3,684	\$3,792	2.9%	29	\$2,808	\$2,892	3.0%	29	\$2,532	\$2,604	2.8%	29	\$2,064	\$2,124	2.9%
30	\$3,840	\$3,948	2.8%	30	\$2,940	\$3,024	2.9%	30	\$2,640	\$2,724	3.2%	30	\$2,160	\$2,220	2.8%
31 32	\$3,996 \$4,152	\$4,104 \$4,260	2.7% 2.6%	31 32	\$3,048 \$3,168	\$3,144 \$3,252	3.1% 2.7%	31 32	\$2,760 \$2,892	\$2,844 \$2,964	3.0% 2.5%	31 32	\$2,268 \$2,376	\$2,328 \$2,448	2.6% 3.0%
33	\$4,200	\$4,320	2.9%	33	\$3,204	\$3,300	3.0%	33	\$2,940	\$3,024	2.9%	33	\$2,424	\$2,446	3.0%
34	\$4,248	\$4,368	2.8%	34	\$3,240	\$3,336	3.0%	34	\$3,000	\$3,084	2.8%	34	\$2,472	\$2,532	2.4%
35	\$4,308	\$4,440	3.1%	35	\$3,300	\$3,384	2.5%	35	\$3,048	\$3,144	3.1%	35	\$2,520	\$2,592	2.9%
36	\$4,368	\$4,488	2.7%	36	\$3,336	\$3,432	2.9%	36	\$3,108	\$3,192	2.7%	36	\$2,568	\$2,640	2.8%
37 38	\$4,416 \$4.524	\$4,536 \$4.656	2.7% 2.9%	37 38	\$3,372 \$3.456	\$3,468 \$3.552	2.8% 2.8%	37 38	\$3,156 \$3,252	\$3,240 \$3.348	2.7% 3.0%	37 38	\$2,616 \$2.712	\$2,700 \$2.784	3.2% 2.7%
39	\$4,644	\$4,776	2.8%	39	\$3,552	\$3,648	2.7%	39	\$3,360	\$3,456	2.9%	39	\$2,712	\$2,784	3.0%
40	\$4,752	\$4,896	3.0%	40	\$3,624	\$3,732	3.0%	40	\$3,456	\$3,552	2.8%	40	\$2,892	\$2,964	2.5%
41	\$4,872	\$5,004	2.7%	41	\$3,720	\$3,816	2.6%	41	\$3,552	\$3,648	2.7%	41	\$2,964	\$3,048	2.8%
42	\$4,992	\$5,124	2.6%	42	\$3,804	\$3,912	2.8%	42	\$3,648	\$3,756	3.0%	42	\$3,048	\$3,144	3.1%
43 44	\$5,256 \$5,520	\$5,400 \$5,676	2.7% 2.8%	43 44	\$4,008 \$4,224	\$4,116 \$4,344	2.7% 2.8%	43 44	\$3,864 \$4,092	\$3,972 \$4,212	2.8% 2.9%	43 44	\$3,240 \$3,432	\$3,336 \$3,528	3.0% 2.8%
45	\$5,520 \$5.796	\$5,076 \$5.964	2.9%	45	\$4,428	\$4,544 \$4.548	2.7%	45	\$4,308	\$4,212	3.1%	45	\$3,432	\$3,732	3.0%
46	\$6,072	\$6,240	2.8%	46	\$4,632	\$4,764	2.8%	46	\$4,536	\$4,668	2.9%	46	\$3,816	\$3,924	2.8%
47	\$6,348	\$6,528	2.8%	47	\$4,848	\$4,980	2.7%	47	\$4,752	\$4,896	3.0%	47	\$4,008	\$4,116	2.7%
48	\$6,576	\$6,768	2.9%	48	\$5,028	\$5,172	2.9%	48	\$4,956	\$5,100	2.9%	48	\$4,188	\$4,308	2.9%
49 50	\$6,804 \$7,044	\$6,996 \$7,248	2.8% 2.9%	49 50	\$5,208 \$5,376	\$5,352 \$5,532	2.8% 2.9%	49 50	\$5,160 \$5,352	\$5,316 \$5,508	3.0% 2.9%	49 50	\$4,368 \$4,536	\$4,488 \$4,668	2.7% 2.9%
50 51	\$7,044 \$7,272	\$7,248 \$7,476	2.8%	50 51	\$5,376 \$5,556	\$5,532 \$5,712	2.9%	50 51	\$5,352 \$5,556	\$5,508 \$5,712	2.8%	50 51	\$4,536 \$4,716	\$4,868 \$4,848	2.9%
52	\$7,512	\$7,728	2.9%	52	\$5,736	\$5,904	2.9%	52	\$5,760	\$5,928	2.9%	52	\$4,884	\$5,028	2.9%
53	\$7,824	\$8,040	2.8%	53	\$5,964	\$6,132	2.8%	53	\$6,012	\$6,192	3.0%	53	\$5,112	\$5,256	2.8%
54	\$8,112	\$8,340	2.8%	54	\$6,192	\$6,372	2.9%	54	\$6,276	\$6,444	2.7%	54	\$5,328	\$5,484	2.9%
55 56	\$8,424 \$8.712	\$8,664 \$8.964	2.8% 2.9%	55 56	\$6,420 \$6.648	\$6,600 \$6.840	2.8% 2.9%	55 56	\$6,528 \$6,780	\$6,708 \$6.972	2.8% 2.8%	55 56	\$5,544 \$5.772	\$5,700 \$5.940	2.8% 2.9%
56 57	\$8,712 \$9.024	\$8,964 \$9,276	2.9%	56 57	\$6,648 \$6.876	\$6,840 \$7,080	2.9% 3.0%	56 57	\$6,780 \$7.020	\$6,972 \$7.224	2.8%	56 57	\$5,772 \$5.988	\$5,940 \$6.156	2.9%
58	\$9,504	\$9,768	2.8%	58	\$7,260	\$7,464	2.8%	58	\$7,440	\$7,656	2.9%	58	\$6,348	\$6,528	2.8%
59	\$9,996	\$10,284	2.9%	59	\$7,632	\$7,848	2.8%	59	\$7,848	\$8,076	2.9%	59	\$6,708	\$6,888	2.7%
60	\$10,500	\$10,788	2.7%	60	\$8,016	\$8,244	2.8%	60	\$8,268	\$8,508	2.9%	60	\$7,068	\$7,272	2.9%
61	\$10,980	\$11,292	2.8%	61	\$8,388	\$8,616	2.7%	61	\$8,676	\$8,916	2.8%	61	\$7,428	\$7,644	2.9%
62 63	\$11,472 \$12,096	\$11,796 \$12,444	2.8% 2.9%	62 63	\$8,760 \$9,240	\$9,012 \$9,492	2.9% 2.7%	62 63	\$9,084 \$9,576	\$9,336 \$9,852	2.8% 2.9%	62 63	\$7,788 \$8,208	\$8,004 \$8,436	2.8% 2.8%
64	\$12,708	\$12,444 \$13,068	2.8%	64	\$9,708	\$9,492 \$9,984	2.7%	64	\$10,056	\$9,652 \$10,344	2.9%	64	\$8,628	\$8,868	2.8%
65+	\$13,320	\$13,692	2.8%	65+	\$10,176	\$10,464	2.8%	65+	\$10,560	\$10,860	2.8%	65+	\$9,048	\$9,300	2.8% Page 26 of

2.8% Page 26 of 45

	MC 5000 - v07012009				MC 7500	- v07012009			Value 150	00 - v07012009			Value 250	0 - v07012009	
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate			<u>Age</u>	Premium Rate			Age	Premium Rate		Premium Rate	<u>Age</u>	Premium Rate		
0	\$3,096	\$3,180	2.7%	0	\$2,448	\$2,508	2.5%	0	\$4,284	\$4,404	2.8%	0	\$3,264	\$3,360	2.9%
1 2	\$1,860	\$1,908	2.6%	1	\$1,464	\$1,500	2.5%	1	\$2,568	\$2,640	2.8%	1 2	\$1,956	\$2,016	3.1%
3	\$996 \$996	\$1,020 \$1,020	2.4% 2.4%	2	\$780 \$780	\$792 \$792	1.5% 1.5%	2	\$1,368 \$1,368	\$1,416 \$1,416	3.5% 3.5%	3	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%
4	\$996	\$1,020	2.4%	4	\$780	\$792	1.5%	4	\$1,368	\$1,416	3.5%	4	\$1,044	\$1,068	2.3%
5	\$996	\$1,020	2.4%	5	\$780	\$792	1.5%	5	\$1,368	\$1,416	3.5%	5	\$1,044	\$1,068	2.3%
6	\$996	\$1,020	2.4%	6	\$780	\$792	1.5%	6	\$1,368	\$1,416	3.5%	6	\$1,044	\$1,068	2.3%
7	\$996	\$1,020	2.4%	7	\$780	\$792	1.5%	7	\$1,368	\$1,416	3.5%	7	\$1,044	\$1,068	2.3%
8 9	\$996 \$996	\$1,020 \$1,020	2.4% 2.4%	8 9	\$780 \$780	\$792 \$792	1.5% 1.5%	8 9	\$1,368 \$1,368	\$1,416 \$1,416	3.5% 3.5%	8 9	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%
10	\$996	\$1,020	2.4%	10	\$780 \$780	\$792 \$792	1.5%	10	\$1,368	\$1,416	3.5%	10	\$1,044	\$1,068	2.3%
11	\$996	\$1,020	2.4%	11	\$780	\$792	1.5%	11	\$1,368	\$1,416	3.5%	11	\$1,044	\$1,068	2.3%
12	\$996	\$1,020	2.4%	12	\$780	\$792	1.5%	12	\$1,368	\$1,416	3.5%	12	\$1,044	\$1,068	2.3%
13	\$1,032	\$1,056	2.3%	13	\$816	\$840	2.9%	13	\$1,428	\$1,464	2.5%	13	\$1,080	\$1,116	3.3%
14	\$1,068	\$1,104	3.4%	14	\$840	\$864	2.9%	14	\$1,488	\$1,536	3.2%	14	\$1,128	\$1,164	3.2%
15 16	\$1,104 \$1,152	\$1,140 \$1,188	3.3% 3.1%	15 16	\$876 \$912	\$900 \$936	2.7% 2.6%	15 16	\$1,536 \$1,608	\$1,584 \$1,644	3.1% 2.2%	15 16	\$1,176 \$1,224	\$1,200 \$1,260	2.0% 2.9%
17	\$1,732	\$1,248	3.0%	17	\$960	\$984	2.5%	17	\$1,668	\$1,716	2.9%	17	\$1,272	\$1,308	2.8%
18	\$1,248	\$1,284	2.9%	18	\$996	\$1,020	2.4%	18	\$1,740	\$1,788	2.8%	18	\$1,320	\$1,356	2.7%
19	\$1,296	\$1,332	2.8%	19	\$1,020	\$1,044	2.4%	19	\$1,764	\$1,824	3.4%	19	\$1,356	\$1,404	3.5%
20	\$1,320	\$1,356	2.7%	20	\$1,044	\$1,068	2.3%	20	\$1,824	\$1,872	2.6%	20	\$1,404	\$1,440	2.6%
21 22	\$1,356 \$1,404	\$1,404 \$1,440	3.5% 2.6%	21 22	\$1,068 \$1,104	\$1,104 \$1,140	3.4% 3.3%	21 22	\$1,860 \$1,908	\$1,908 \$1,968	2.6% 3.1%	21 22	\$1,428 \$1,476	\$1,464 \$1,512	2.5% 2.4%
23	\$1,404 \$1,452	\$1,440 \$1,488	2.5%	23	\$1,140	\$1,140 \$1,176	3.2%	23	\$1,906 \$1,956	\$2,016	3.1%	23	\$1,476 \$1,512	\$1,560	3.2%
24	\$1,488	\$1,536	3.2%	24	\$1,188	\$1,212	2.0%	24	\$2,004	\$2,064	3.0%	24	\$1,548	\$1,596	3.1%
25	\$1,536	\$1,584	3.1%	25	\$1,212	\$1,248	3.0%	25	\$2,064	\$2,124	2.9%	25	\$1,608	\$1,644	2.2%
26	\$1,572	\$1,620	3.1%	26	\$1,248	\$1,284	2.9%	26	\$2,100	\$2,160	2.9%	26	\$1,644	\$1,692	2.9%
27	\$1,632	\$1,680	2.9%	27	\$1,284	\$1,320	2.8%	27	\$2,148	\$2,208	2.8%	27	\$1,680	\$1,728	2.9%
28 29	\$1,716 \$1,812	\$1,764 \$1,860	2.8% 2.6%	28 29	\$1,344 \$1,428	\$1,392 \$1,464	3.6% 2.5%	28 29	\$2,256 \$2,364	\$2,316 \$2,436	2.7% 3.0%	28 29	\$1,764 \$1,860	\$1,824 \$1,908	3.4% 2.6%
30	\$1,896	\$1,944	2.5%	30	\$1,488	\$1,536	3.2%	30	\$2,472	\$2,532	2.4%	30	\$1,944	\$2,004	3.1%
31	\$1,980	\$2,040	3.0%	31	\$1,560	\$1,608	3.1%	31	\$2,568	\$2,640	2.8%	31	\$2,040	\$2,088	2.4%
32	\$2,076	\$2,136	2.9%	32	\$1,632	\$1,680	2.9%	32	\$2,688	\$2,760	2.7%	32	\$2,124	\$2,184	2.8%
33	\$2,112	\$2,172	2.8%	33	\$1,668	\$1,716	2.9%	33	\$2,724	\$2,796	2.6%	33	\$2,160	\$2,220	2.8%
34 35	\$2,160 \$2,196	\$2,220 \$2,268	2.8% 3.3%	34 35	\$1,704 \$1,740	\$1,752 \$1,788	2.8% 2.8%	34 35	\$2,760 \$2,808	\$2,844 \$2,892	3.0% 3.0%	34 35	\$2,196 \$2,244	\$2,268 \$2,304	3.3% 2.7%
36	\$2,190	\$2,200	2.7%	36	\$1,740	\$1,788	3.4%	36	\$2,844	\$2,092	3.0%	36	\$2,244	\$2,352	2.6%
37	\$2,292	\$2,352	2.6%	37	\$1,812	\$1,860	2.6%	37	\$2,904	\$2,988	2.9%	37	\$2,328	\$2,388	2.6%
38	\$2,364	\$2,436	3.0%	38	\$1,872	\$1,920	2.6%	38	\$2,976	\$3,060	2.8%	38	\$2,388	\$2,460	3.0%
39	\$2,448	\$2,508	2.5%	39	\$1,920	\$1,980	3.1%	39	\$3,060	\$3,156	3.1%	39	\$2,472	\$2,532	2.4%
40 41	\$2,520 \$2,592	\$2,592 \$2,664	2.9% 2.8%	40 41	\$1,980 \$2,052	\$2,040 \$2,100	3.0% 2.3%	40 41	\$3,144 \$3,228	\$3,228 \$3,324	2.7% 3.0%	40 41	\$2,544 \$2,616	\$2,616 \$2,700	2.8% 3.2%
42	\$2,676	\$2,748	2.7%	42	\$2,002	\$2,160	2.9%	42	\$3,226	\$3,396	2.5%	42	\$2,688	\$2,760	2.7%
43	\$2,832	\$2,916	3.0%	43	\$2,244	\$2,304	2.7%	43	\$3,504	\$3,600	2.7%	43	\$2,844	\$2,928	3.0%
44	\$3,000	\$3,084	2.8%	44	\$2,364	\$2,436	3.0%	44	\$3,684	\$3,792	2.9%	44	\$3,012	\$3,096	2.8%
45	\$3,168	\$3,252	2.7%	45	\$2,496	\$2,568	2.9%	45	\$3,876	\$3,984	2.8%	45	\$3,180	\$3,276	3.0%
46 47	\$3,336 \$3,504	\$3,432 \$3,600	2.9% 2.7%	46 47	\$2,628 \$2,760	\$2,712 \$2,844	3.2% 3.0%	46 47	\$4,068 \$4,260	\$4,188 \$4,380	2.9% 2.8%	46 47	\$3,336 \$3.504	\$3,432 \$3,600	2.9% 2.7%
47	\$3,504 \$3,648	\$3,600 \$3,756	3.0%	47	\$2,760 \$2,880	\$2,844 \$2,952	3.0% 2.5%	47	\$4,260 \$4,440	\$4,380 \$4,560	2.8%	47	\$3,504 \$3,648	\$3,600 \$3,756	3.0%
49	\$3,804	\$3,912	2.8%	49	\$3,000	\$3,084	2.8%	49	\$4,608	\$4,740	2.9%	49	\$3,792	\$3,900	2.8%
50	\$3,960	\$4,068	2.7%	50	\$3,132	\$3,216	2.7%	50	\$4,776	\$4,908	2.8%	50	\$3,948	\$4,056	2.7%
51	\$4,104	\$4,224	2.9%	51	\$3,240	\$3,336	3.0%	51	\$4,944	\$5,088	2.9%	51	\$4,092	\$4,212	2.9%
52 52	\$4,260 \$4,464	\$4,380 \$4,506	2.8%	52	\$3,372 \$2,520	\$3,468	2.8%	52	\$5,112 \$5,229	\$5,256 \$5,494	2.8%	52	\$4,236	\$4,356 \$4,549	2.8%
53 54	\$4,464 \$4,656	\$4,596 \$4,788	3.0% 2.8%	53 54	\$3,528 \$3,660	\$3,624 \$3,768	2.7% 3.0%	53 54	\$5,328 \$5,544	\$5,484 \$5,700	2.9% 2.8%	53 54	\$4,428 \$4,620	\$4,548 \$4,752	2.7% 2.9%
55	\$4,848	\$4,980	2.7%	55	\$3,816	\$3,924	2.8%	55	\$5,760	\$5,700	2.9%	55	\$4,800	\$4,932	2.8%
56	\$5,040	\$5,184	2.9%	56	\$3,972	\$4,080	2.7%	56	\$5,976	\$6,144	2.8%	56	\$4,992	\$5,124	2.6%
57	\$5,232	\$5,376	2.8%	57	\$4,116	\$4,236	2.9%	57	\$6,192	\$6,372	2.9%	57	\$5,160	\$5,316	3.0%
58	\$5,544	\$5,700	2.8%	58	\$4,380	\$4,500	2.7%	58	\$6,540	\$6,720	2.8%	58	\$5,472	\$5,628	2.9%
59 60	\$5,856 \$6,168	\$6,012 \$6,348	2.7% 2.9%	59 60	\$4,620 \$4,872	\$4,752 \$5,004	2.9% 2.7%	59 60	\$6,900 \$7,248	\$7,092 \$7,452	2.8% 2.8%	59 60	\$5,772 \$6,084	\$5,940 \$6,252	2.9% 2.8%
61	\$6,492	\$6,672	2.8%	61	\$4,672 \$5,112	\$5,004 \$5,256	2.7%	61	\$7,246 \$7,596	\$7,452 \$7,812	2.8%	61	\$6,384	\$6,564	2.8%
62	\$6,792	\$6,984	2.8%	62	\$5,352	\$5,508	2.9%	62	\$7,956	\$8,172	2.7%	62	\$6,696	\$6,876	2.7%
63	\$7,164	\$7,368	2.8%	63	\$5,652	\$5,808	2.8%	63	\$8,388	\$8,616	2.7%	63	\$7,044	\$7,248	2.9%
64	\$7,536	\$7,740	2.7%	64	\$5,940	\$6,108	2.8%	64	\$8,808	\$9,048	2.7%	64	\$7,404	\$7,608	2.8%
65+	\$7,884	\$8,112	2.9%	65+	\$6,216	\$6,396	2.9%	65+	\$9,240	\$9,492	2.7%	65+	\$7,764	\$7,980	2.8% Page 27 of

2.8% Page 27 of 45

	Value 5000 - v07012009				Value 80	00 - v07012009		High	Deductible MC 3000	0 (HSA Compati	ble) - 07012009	High D	eductible MC 5000	(HSA Compati	ble) - 07012009
	Current Annual	Proposed Annual	Change in Annual		Current Annual		Change in Annual		Current Annual		Change in Annual		Current Annual	Proposed Annual	Change in Annual
<u>Age</u> 0	Premium Rate \$2,676	Premium Rate \$2,748	Premium Rate 2.7%	Age 0	Premium Rate \$1,932	Premium Rate \$1,992	Premium Rate 3.1%	<u>Age</u> 0	Premium Rate \$3,972	\$4,080	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$3,192	\$3,288	Premium Rate 3.0%
1	\$1,608	\$1,644	2.2%	1	\$1,152	\$1,188	3.1%	1	\$2,376	\$2,448	3.0%	1	\$1,920	\$1,980	3.1%
2	\$852	\$876	2.8%	2	\$624	\$636	1.9%	2	\$1,272	\$1,308	2.8%	2	\$1,020	\$1,044	2.4%
3	\$852	\$876	2.8%	3	\$624	\$636	1.9%	3	\$1,272	\$1,308	2.8%	3	\$1,020	\$1,044	2.4%
4	\$852	\$876	2.8%	4	\$624	\$636	1.9%	4	\$1,272	\$1,308	2.8%	4	\$1,020	\$1,044	2.4%
5	\$852	\$876	2.8%	5	\$624	\$636	1.9%	5	\$1,272	\$1,308	2.8%	5	\$1,020	\$1,044	2.4%
6	\$852	\$876	2.8%	6	\$624	\$636	1.9%	6	\$1,272	\$1,308	2.8%	6	\$1,020	\$1,044	2.4%
7	\$852	\$876	2.8%	7	\$624	\$636	1.9%	7	\$1,272	\$1,308	2.8%	7	\$1,020	\$1,044	2.4%
8 9	\$852 \$852	\$876 \$876	2.8%	8	\$624 \$624	\$636 \$636	1.9% 1.9%	8 9	\$1,272	\$1,308	2.8% 2.8%	8 9	\$1,020	\$1,044	2.4%
10	\$852 \$852	\$876 \$876	2.8% 2.8%	10	\$624 \$624	\$636	1.9%	10	\$1,272 \$1,272	\$1,308 \$1,308	2.8%	9 10	\$1,020 \$1,020	\$1,044 \$1,044	2.4% 2.4%
11	\$852 \$852	\$876	2.8%	11	\$624	\$636	1.9%	11	\$1,272	\$1,308	2.8%	11	\$1,020	\$1,044	2.4%
12	\$852	\$876	2.8%	12	\$624	\$636	1.9%	12	\$1,272	\$1,308	2.8%	12	\$1,020	\$1,044	2.4%
13	\$888	\$912	2.7%	13	\$648	\$672	3.7%	13	\$1,320	\$1,356	2.7%	13	\$1,068	\$1,104	3.4%
14	\$924	\$960	3.9%	14	\$672	\$696	3.6%	14	\$1,368	\$1,416	3.5%	14	\$1,104	\$1,140	3.3%
15	\$960	\$984	2.5%	15	\$696	\$720	3.4%	15	\$1,428	\$1,464	2.5%	15	\$1,140	\$1,176	3.2%
16	\$996	\$1,020	2.4%	16	\$720	\$744	3.3%	16	\$1,488	\$1,536	3.2%	16	\$1,200	\$1,224	2.0%
17	\$1,044	\$1,068	2.3%	17	\$756	\$768	1.6%	17	\$1,536	\$1,584	3.1%	17	\$1,248	\$1,284	2.9%
18	\$1,080	\$1,116	3.3%	18	\$792	\$816	3.0%	18	\$1,608	\$1,644	2.2%	18	\$1,296	\$1,332	2.8%
19 20	\$1,116 \$1,140	\$1,152 \$1,176	3.2% 3.2%	19 20	\$816 \$828	\$840 \$852	2.9% 2.9%	19 20	\$1,656 \$1,692	\$1,704 \$1,740	2.9% 2.8%	19 20	\$1,428 \$1,368	\$1,464 \$1,416	2.5% 3.5%
20	\$1,176	\$1,176	2.0%	21	\$852	\$876	2.8%	20	\$1,740	\$1,788	2.8%	20	\$1,300 \$1,416	\$1,452	2.5%
22	\$1,212	\$1,248	3.0%	22	\$876	\$900	2.7%	22	\$1,788	\$1,848	3.4%	22	\$1,452	\$1,488	2.5%
23	\$1,248	\$1,284	2.9%	23	\$900	\$924	2.7%	23	\$1,848	\$1,896	2.6%	23	\$1,500	\$1,548	3.2%
24	\$1,284	\$1,320	2.8%	24	\$936	\$972	3.8%	24	\$1,896	\$1,944	2.5%	24	\$1,536	\$1,584	3.1%
25	\$1,320	\$1,356	2.7%	25	\$972	\$996	2.5%	25	\$1,944	\$2,004	3.1%	25	\$1,596	\$1,632	2.3%
26	\$1,356	\$1,404	3.5%	26	\$996	\$1,020	2.4%	26	\$1,992	\$2,052	3.0%	26	\$1,632	\$1,680	2.9%
27	\$1,404	\$1,440	2.6%	27	\$1,020	\$1,044	2.4%	27	\$2,052	\$2,100	2.3%	27	\$1,680	\$1,728	2.9%
28 29	\$1,476 \$1,548	\$1,512	2.4% 3.1%	28 29	\$1,068	\$1,104	3.4% 3.2%	28 29	\$2,148	\$2,208	2.8% 2.7%	28 29	\$1,764 \$1,860	\$1,824 \$1,908	3.4% 2.6%
30	\$1,548 \$1,632	\$1,596 \$1,680	2.9%	30	\$1,128 \$1,188	\$1,164 \$1,212	3.2% 2.0%	30	\$2,256 \$2,364	\$2,316 \$2,436	3.0%	30	\$1,860 \$1,956	\$1,908 \$2,016	2.6% 3.1%
31	\$1,704	\$1,752	2.8%	31	\$1,766	\$1,284	2.9%	31	\$2,472	\$2,532	2.4%	31	\$2,052	\$2,100	2.3%
32	\$1,776	\$1,836	3.4%	32	\$1,296	\$1,332	2.8%	32	\$2,580	\$2,652	2.8%	32	\$2,136	\$2,196	2.8%
33	\$1,824	\$1,872	2.6%	33	\$1,320	\$1,356	2.7%	33	\$2,628	\$2,712	3.2%	33	\$2,184	\$2,244	2.7%
34	\$1,860	\$1,908	2.6%	34	\$1,344	\$1,392	3.6%	34	\$2,688	\$2,760	2.7%	34	\$2,232	\$2,292	2.7%
35	\$1,896	\$1,944	2.5%	35	\$1,392	\$1,428	2.6%	35	\$2,736	\$2,808	2.6%	35	\$2,280	\$2,340	2.6%
36	\$1,932	\$1,992	3.1%	36	\$1,416	\$1,452	2.5%	36	\$2,784	\$2,868	3.0%	36	\$2,328	\$2,388	2.6%
37	\$1,968 \$2.040	\$2,028	3.0% 2.4%	37 38	\$1,440	\$1,476	2.5% 3.2%	37	\$2,832 \$2,928	\$2,916	3.0% 2.9%	37	\$2,364 \$2.448	\$2,436 \$2.508	3.0% 2.5%
38 39	\$2,040 \$2.112	\$2,088 \$2,172	2.4%	38	\$1,488 \$1,524	\$1,536 \$1,572	3.2%	38 39	\$2,928 \$3,012	\$3,012 \$3,096	2.8%	38 39	\$2,448 \$2.520	\$2,508 \$2,592	2.5% 2.9%
40	\$2,172	\$2,232	2.8%	40	\$1,572	\$1,620	3.1%	40	\$3,096	\$3,180	2.7%	40	\$2,604	\$2,676	2.8%
41	\$2,244	\$2,304	2.7%	41	\$1,632	\$1,680	2.9%	41	\$3,180	\$3,276	3.0%	41	\$2,688	\$2,760	2.7%
42	\$2,304	\$2,364	2.6%	42	\$1,668	\$1,716	2.9%	42	\$3,264	\$3,360	2.9%	42	\$2,760	\$2,844	3.0%
43	\$2,448	\$2,508	2.5%	43	\$1,776	\$1,836	3.4%	43	\$3,456	\$3,552	2.8%	43	\$2,928	\$3,012	2.9%
44	\$2,580	\$2,652	2.8%	44	\$1,884	\$1,932	2.5%	44	\$3,660	\$3,768	3.0%	44	\$3,108	\$3,192	2.7%
45	\$2,736	\$2,808	2.6%	45	\$1,980	\$2,040	3.0%	45	\$3,852	\$3,960	2.8%	45	\$3,264	\$3,360	2.9%
46	\$2,880	\$2,952	2.5%	46 47	\$2,088	\$2,148	2.9%	46 47	\$4,056	\$4,176	3.0% 2.8%	46 47	\$3,444	\$3,540	2.8%
47 48	\$3,012 \$3,156	\$3,096 \$3,240	2.8% 2.7%	47	\$2,184 \$2,292	\$2,244 \$2,352	2.7% 2.6%	47	\$4,248 \$4,440	\$4,368 \$4,560	2.8%	47	\$3,612 \$3,780	\$3,720 \$3,888	3.0% 2.9%
49	\$3,130	\$3,240	2.7 %	49	\$2,292	\$2,352	3.0%	49	\$4,620	\$4,752	2.9%	49	\$3,780	\$4.044	2.7%
50	\$3,420	\$3,516	2.8%	50	\$2,484	\$2,556	2.9%	50	\$4,800	\$4,932	2.8%	50	\$4,092	\$4,212	2.9%
51	\$3,552	\$3,648	2.7%	51	\$2,580	\$2,652	2.8%	51	\$4,968	\$5,112	2.9%	51	\$4,248	\$4,368	2.8%
52	\$3,684	\$3,792	2.9%	52	\$2,676	\$2,748	2.7%	52	\$5,148	\$5,292	2.8%	52	\$4,416	\$4,536	2.7%
53	\$3,852	\$3,960	2.8%	53	\$2,796	\$2,880	3.0%	53	\$5,376	\$5,532	2.9%	53	\$4,608	\$4,740	2.9%
54	\$4,020	\$4,128	2.7%	54	\$2,916	\$3,000	2.9%	54	\$5,604	\$5,772	3.0%	54	\$4,812	\$4,944	2.7%
55	\$4,188	\$4,308	2.9%	55	\$3,036	\$3,132	3.2%	55	\$5,820 \$6,060	\$5,988	2.9%	55	\$5,016	\$5,148	2.6%
56 57	\$4,356 \$4,512	\$4,476 \$4,644	2.8% 2.9%	56 57	\$3,156 \$3,276	\$3,240 \$3,372	2.7% 2.9%	56 57	\$6,060 \$6,288	\$6,228 \$6,456	2.8% 2.7%	56 57	\$5,208 \$5,412	\$5,352 \$5,556	2.8% 2.7%
57 58	\$4,512 \$4.788	\$4,644 \$4.920	2.9%	58	\$3,276 \$3.468	\$3,576	3.1%	57 58	\$6,200 \$6.648	\$6,456 \$6.840	2.7%	57 58	\$5,412 \$5.724	\$5,556 \$5,892	2.7%
59	\$5,052	\$5,196	2.9%	59	\$3,672	\$3,780	2.9%	59	\$7,020	\$7,224	2.9%	59	\$6,060	\$6,228	2.8%
60	\$5,328	\$5,484	2.9%	60	\$3,864	\$3,972	2.8%	60	\$7,392	\$7,596	2.8%	60	\$6,372	\$6,552	2.8%
61	\$5,592	\$5,760	3.0%	61	\$4,056	\$4,176	3.0%	61	\$7,764	\$7,980	2.8%	61	\$6,708	\$6,888	2.7%
62	\$5,868	\$6,024	2.7%	62	\$4,260	\$4,380	2.8%	62	\$8,124	\$8,364	3.0%	62	\$7,020	\$7,224	2.9%
63	\$6,180	\$6,360	2.9%	63	\$4,488	\$4,620	2.9%	63	\$8,556	\$8,808	2.9%	63	\$7,404	\$7,608	2.8%
64	\$6,504	\$6,684	2.8%	64 65+	\$4,716	\$4,848	2.8%	64	\$8,988	\$9,252	2.9%	64	\$7,788	\$8,004	2.8%
65+	\$6,804	\$6,996	2.8%	+69	\$4,944	\$5,088	2.9%	65+	\$9,444	\$9,708	2.8%	65+	\$8,148	\$8,388	2.9% Page 28 of

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	Buy I	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Age	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Pate
0	\$3,012	\$3,096	2.8%	0	\$4,188	\$4,308	2.9%	0	\$2,820	\$2,904	3.0%	0	\$2,460	\$2,520	2.4%
1	\$1,812	\$1,860	2.6%	1	\$2,508	\$2,580	2.9%	1	\$1,692	\$1,740	2.8%	1	\$1,476	\$1,512	2.4%
2	\$972 \$972	\$996 \$996	2.5% 2.5%	2	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	2	\$900 \$900	\$924 \$924	2.7% 2.7%	2	\$792 \$792	\$816 \$816	3.0% 3.0%
4	\$972	\$996	2.5%	4	\$1,332	\$1,368	2.7%	4	\$900	\$924 \$924	2.7%	4	\$792 \$792	\$816	3.0%
5	\$972	\$996	2.5%	5	\$1,332	\$1,368	2.7%	5	\$900	\$924	2.7%	5	\$792	\$816	3.0%
6 7	\$972 \$972	\$996 \$996	2.5% 2.5%	6 7	\$1,332	\$1,368	2.7% 2.7%	6 7	\$900 \$900	\$924 \$924	2.7% 2.7%	6 7	\$792 \$792	\$816 \$816	3.0% 3.0%
8	\$972 \$972	\$996 \$996	2.5%	8	\$1,332 \$1,332	\$1,368 \$1,368	2.7%	, 8	\$900 \$900	\$924 \$924	2.7%	8	\$792 \$792	\$816 \$816	3.0%
9	\$972	\$996	2.5%	9	\$1,332	\$1,368	2.7%	9	\$900	\$924	2.7%	9	\$792	\$816	3.0%
10	\$972	\$996	2.5%	10	\$1,332	\$1,368	2.7%	10	\$900	\$924	2.7%	10	\$792	\$816	3.0%
11 12	\$972 \$972	\$996 \$996	2.5% 2.5%	11 12	\$1,332 \$1,332	\$1,368 \$1,368	2.7% 2.7%	11 12	\$900 \$900	\$924 \$924	2.7% 2.7%	11 12	\$792 \$792	\$816 \$816	3.0% 3.0%
13	\$1,008	\$1,032	2.4%	13	\$1,392	\$1,428	2.6%	13	\$936	\$972	3.8%	13	\$816	\$840	2.9%
14	\$1,044	\$1,068	2.3%	14	\$1,452	\$1,488	2.5%	14	\$984	\$1,008	2.4%	14	\$852	\$876	2.8%
15 16	\$1,080 \$1.128	\$1,116 \$1.164	3.3% 3.2%	15 16	\$1,500 \$1,560	\$1,548 \$1,608	3.2% 3.1%	15 16	\$1,020 \$1.056	\$1,044 \$1.080	2.4% 2.3%	15 16	\$888 \$912	\$912 \$936	2.7% 2.6%
17	\$1,176	\$1,200	2.0%	17	\$1,632	\$1,680	2.9%	17	\$1,092	\$1,128	3.3%	17	\$960	\$984	2.5%
18	\$1,224	\$1,260	2.9%	18	\$1,692	\$1,740	2.8%	18	\$1,140	\$1,176	3.2%	18	\$996	\$1,020	2.4%
19	\$1,260	\$1,296	2.9%	19	\$1,740	\$1,788	2.8%	19	\$1,188	\$1,212	2.0%	19	\$1,032	\$1,056	2.3%
20 21	\$1,296 \$1,320	\$1,332 \$1,356	2.8% 2.7%	20 21	\$1,776 \$1,836	\$1,836 \$1,884	3.4% 2.6%	20 21	\$1,212 \$1,248	\$1,248 \$1,284	3.0% 2.9%	20 21	\$1,056 \$1,080	\$1,080 \$1,116	2.3% 3.3%
22	\$1,368	\$1,416	3.5%	22	\$1,884	\$1,932	2.5%	22	\$1,284	\$1,320	2.8%	22	\$1,116	\$1,152	3.2%
23	\$1,416	\$1,452	2.5%	23	\$1,932	\$1,992	3.1%	23	\$1,320	\$1,356	2.7%	23	\$1,152	\$1,188	3.1%
24 25	\$1,452 \$1,500	\$1,488 \$1,548	2.5% 3.2%	24 25	\$1,992 \$2,052	\$2,052 \$2,100	3.0% 2.3%	24 25	\$1,356 \$1,404	\$1,404 \$1,440	3.5% 2.6%	24 25	\$1,188 \$1,224	\$1,212 \$1,260	2.0% 2.9%
26	\$1,536	\$1,584	3.1%	26	\$2,100	\$2,160	2.9%	26	\$1,440	\$1,476	2.5%	26	\$1,260	\$1,296	2.9%
27	\$1,572	\$1,620	3.1%	27	\$2,148	\$2,208	2.8%	27	\$1,488	\$1,536	3.2%	27	\$1,284	\$1,320	2.8%
28 29	\$1,668 \$1,752	\$1,716 \$1,800	2.9% 2.7%	28 29	\$2,268 \$2,376	\$2,328 \$2,448	2.6% 3.0%	28 29	\$1,560 \$1,644	\$1,608 \$1,692	3.1% 2.9%	28 29	\$1,356 \$1,440	\$1,404 \$1,476	3.5% 2.5%
30	\$1,732	\$1,800	2.6%	30	\$2,496	\$2,568	2.9%	30	\$1,728	\$1,776	2.8%	30	\$1,500	\$1,548	3.2%
31	\$1,932	\$1,992	3.1%	31	\$2,604	\$2,676	2.8%	31	\$1,812	\$1,860	2.6%	31	\$1,572	\$1,620	3.1%
32 33	\$2,028 \$2,064	\$2,076	2.4% 2.9%	32 33	\$2,724	\$2,796	2.6%	32 33	\$1,896	\$1,944 \$1,992	2.5% 3.1%	32 33	\$1,656 \$1,680	\$1,704	2.9% 2.9%
34	\$2,064	\$2,124 \$2,160	2.9%	33 34	\$2,772 \$2,820	\$2,856 \$2,904	3.0% 3.0%	33 34	\$1,932 \$1,968	\$2,028	3.0%	33 34	\$1,680 \$1,716	\$1,728 \$1,764	2.8%
35	\$2,148	\$2,208	2.8%	35	\$2,880	\$2,952	2.5%	35	\$2,004	\$2,064	3.0%	35	\$1,752	\$1,800	2.7%
36	\$2,184	\$2,244	2.7%	36	\$2,928	\$3,012	2.9%	36	\$2,052	\$2,100	2.3%	36	\$1,776	\$1,836	3.4%
37 38	\$2,232 \$2,304	\$2,292 \$2,364	2.7% 2.6%	37 38	\$2,976 \$3,060	\$3,060 \$3,156	2.8% 3.1%	37 38	\$2,100 \$2,160	\$2,160 \$2,220	2.9% 2.8%	37 38	\$1,824 \$1,884	\$1,872 \$1,932	2.6% 2.5%
39	\$2,376	\$2,448	3.0%	39	\$3,168	\$3,252	2.7%	39	\$2,232	\$2,292	2.7%	39	\$1,944	\$2,004	3.1%
40	\$2,460	\$2,520	2.4%	40	\$3,252	\$3,348	3.0%	40	\$2,304	\$2,364	2.6%	40	\$1,992	\$2,052	3.0%
41 42	\$2,532 \$2,592	\$2,604 \$2,664	2.8% 2.8%	41 42	\$3,348 \$3,432	\$3,444 \$3,528	2.9% 2.8%	41 42	\$2,364 \$2,448	\$2,436 \$2,508	3.0% 2.5%	41 42	\$2,064 \$2,124	\$2,124 \$2,184	2.9% 2.8%
43	\$2,760	\$2,844	3.0%	43	\$3,648	\$3,756	3.0%	43	\$2,592	\$2,664	2.8%	43	\$2,256	\$2,316	2.7%
44	\$2,928	\$3,012	2.9%	44	\$3,852	\$3,960	2.8%	44	\$2,748	\$2,820	2.6%	44	\$2,388	\$2,460	3.0%
45 46	\$3,096 \$3,240	\$3,180 \$3,336	2.7% 3.0%	45 46	\$4,056 \$4,272	\$4,176 \$4,392	3.0% 2.8%	45 46	\$2,904 \$3,036	\$2,988 \$3,132	2.9% 3.2%	45 46	\$2,520 \$2.640	\$2,592 \$2,724	2.9% 3.2%
46	\$3,240 \$3,408	\$3,504	2.8%	46	\$4,476	\$4,608	2.9%	46	\$3,036 \$3,192	\$3,132 \$3,288	3.2%	46	\$2,640 \$2,784	\$2,724 \$2,868	3.0%
48	\$3,564	\$3,660	2.7%	48	\$4,668	\$4,800	2.8%	48	\$3,336	\$3,432	2.9%	48	\$2,904	\$2,988	2.9%
49	\$3,720	\$3,816	2.6%	49	\$4,860	\$4,992	2.7%	49	\$3,480	\$3,588	3.1%	49	\$3,024	\$3,108	2.8%
50 51	\$3,852 \$4.008	\$3,960 \$4.116	2.8% 2.7%	50 51	\$5,052 \$5,244	\$5,196 \$5.388	2.9% 2.7%	50 51	\$3,624 \$3,768	\$3,732 \$3.876	3.0% 2.9%	50 51	\$3,156 \$3,264	\$3,240 \$3.360	2.7% 2.9%
52	\$4,164	\$4,272	2.6%	52	\$5,436	\$5,580	2.6%	52	\$3,900	\$4,020	3.1%	52	\$3,396	\$3,492	2.8%
53	\$4,356	\$4,476	2.8%	53	\$5,664	\$5,820	2.8%	53	\$4,068	\$4,188	2.9%	53	\$3,552	\$3,648	2.7%
54 55	\$4,524 \$4,716	\$4,656 \$4,848	2.9% 2.8%	54 55	\$5,904 \$6,144	\$6,072 \$6,312	2.8% 2.7%	54 55	\$4,248 \$4,428	\$4,368 \$4,548	2.8% 2.7%	54 55	\$3,696 \$3,852	\$3,804 \$3,960	2.9% 2.8%
56	\$4,716	\$5,052	2.9%	56	\$6,384	\$6,564	2.8%	56	\$4,608	\$4,740	2.7%	56	\$4,008	\$4,116	2.7%
57	\$5,100	\$5,244	2.8%	57	\$6,612	\$6,804	2.9%	57	\$4,788	\$4,920	2.8%	57	\$4,164	\$4,272	2.6%
58 59	\$5,412 \$5,712	\$5,556 \$5,868	2.7% 2.7%	58 59	\$7,008 \$7,392	\$7,212 \$7,596	2.9% 2.8%	58 59	\$5,064 \$5,352	\$5,208 \$5,508	2.8% 2.9%	58 59	\$4,416 \$4,656	\$4,536 \$4,788	2.7% 2.8%
60	\$5,712 \$6,012	\$5,868 \$6,192	2.7% 3.0%	59 60	\$7,392 \$7,788	\$7,596 \$8,004	2.8%	59 60	\$5,352 \$5,640	\$5,508 \$5,796	2.9%	59 60	\$4,656 \$4,908	\$4,788 \$5,052	2.8% 2.9%
61	\$6,324	\$6,504	2.8%	61	\$8,172	\$8,400	2.8%	61	\$5,928	\$6,096	2.8%	61	\$5,148	\$5,292	2.8%
62	\$6,624	\$6,816	2.9%	62	\$8,556	\$8,808	2.9%	62	\$6,204	\$6,384	2.9%	62	\$5,412	\$5,556	2.7%
63 64	\$6,984 \$7,332	\$7,176 \$7,536	2.7% 2.8%	63 64	\$9,024 \$9,480	\$9,276 \$9,744	2.8% 2.8%	63 64	\$6,552 \$6,876	\$6,732 \$7,080	2.7% 3.0%	63 64	\$5,700 \$5,988	\$5,856 \$6,156	2.7% 2.8%
65+	\$7,680	\$7,896	2.8%	65+	\$9,936	\$10,212	2.8%	65+	\$7,212	\$7,416	2.8%	65+	\$6,276	\$6,444	2.7%

	Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate	Premium Rate	Premium Rate
0	\$2,136	\$2,196	2.8%
1	\$1,284	\$1,320	2.8%
2	\$684 \$684	\$708 \$708	3.5% 3.5%
4	\$684	\$708	3.5%
5	\$684	\$708	3.5%
6	\$684	\$708	3.5%
7	\$684	\$708	3.5%
8	\$684	\$708	3.5%
9 10	\$684 \$684	\$708 \$708	3.5% 3.5%
11	\$684 \$684	\$708 \$708	3.5%
12	\$684	\$708	3.5%
13	\$708	\$732	3.4%
14	\$732	\$756	3.3%
15	\$780	\$792	1.5%
16	\$804	\$828	3.0%
17 18	\$840 \$864	\$864 \$888	2.9% 2.8%
19	\$888	\$912	2.7%
20	\$912	\$936	2.6%
21	\$936	\$972	3.8%
22	\$984	\$1,008	2.4%
23	\$1,008	\$1,032	2.4%
24	\$1,032	\$1,056	2.3%
25 26	\$1,068 \$1,092	\$1,104 \$1,128	3.4% 3.3%
27	\$1,092	\$1,152	3.2%
28	\$1,188	\$1,212	2.0%
29	\$1,248	\$1,284	2.9%
30	\$1,308	\$1,344	2.8%
31	\$1,368	\$1,416	3.5%
32 33	\$1,440 \$1,464	\$1,476 \$1,500	2.5% 2.5%
33 34	\$1,464 \$1,500	\$1,500 \$1,548	3.2%
35	\$1,524	\$1,572	3.1%
36	\$1,548	\$1,596	3.1%
37	\$1,596	\$1,632	2.3%
38	\$1,644	\$1,692	2.9%
39	\$1,692	\$1,740	2.8%
40 41	\$1,740 \$1,788	\$1,788 \$1,848	2.8% 3.4%
42	\$1.848	\$1.896	2.6%
43	\$1,956	\$2,016	3.1%
44	\$2,076	\$2,136	2.9%
45	\$2,184	\$2,244	2.7%
46 47	\$2,316	\$2,376	2.6%
47	\$2,424 \$2,532	\$2,496 \$2,604	3.0% 2.8%
49	\$2,628	\$2,712	3.2%
50	\$2,748	\$2,820	2.6%
51	\$2,844	\$2,928	3.0%
52	\$2,964	\$3,048	2.8%
53	\$3,096	\$3,180	2.7%
54 55	\$3,216 \$3,360	\$3,312 \$3,456	3.0% 2.9%
56	\$3,480	\$3,588	3.1%
57	\$3,624	\$3,732	3.0%
58	\$3,840	\$3,948	2.8%
59	\$4,056	\$4,176	3.0%
60	\$4,272	\$4,392	2.8%
61 62	\$4,488 \$4,704	\$4,620 \$4,836	2.9% 2.8%
63	\$4,956	\$5,100	2.9%
64	\$5,220	\$5,364	2.8%
65+	\$5,472	\$5,628	2.9%

	First Dollar	30 - v07012009			First Dolla	r 40 - v07012009			MC 250	0 - v07012009			MC 3500	) - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
A	Current Annual	Annual Dramium Bata	Annual Bramium Bata	A	Current Annual	Annual Dramium Bata	Annual Dramium Bata	4.00	Current Annual		Annual Dramium Bata	A ===	Current Annual	Annual Dramium Bata	Annual
<u>Age</u> 0	Premium Rate \$5,376	\$5,532	2.9%	<u>Age</u> 0	Premium Rate \$4,104	Premium Rate \$4,224	Premium Rate 2.9%	<u>Age</u> 0	Premium Rate \$3,444	\$3,540	Premium Rate 2.8%	<u>Age</u> 0	\$2,748	\$2,820	Premium Rate 2.6%
1	\$3,228	\$3,324	3.0%	1	\$2,472	\$2,532	2.4%	1	\$2,076	\$2,136	2.9%	1	\$1,656	\$1,704	2.9%
2	\$1,716 \$1,716	\$1,764 \$1.764	2.8% 2.8%	2	\$1,308	\$1,344	2.8% 2.8%	2	\$1,104 \$1.104	\$1,140 \$1,140	3.3% 3.3%	2	\$876 \$876	\$900 \$900	2.7% 2.7%
3	\$1,716 \$1,716	\$1,764 \$1,764	2.8%	3	\$1,308 \$1,308	\$1,344 \$1,344	2.8%	4	\$1,104 \$1,104	\$1,140 \$1,140	3.3%	3 4	\$876 \$876	\$900 \$900	2.7%
5	\$1,716	\$1,764	2.8%	5	\$1,308	\$1,344	2.8%	5	\$1,104	\$1,140	3.3%	5	\$876	\$900	2.7%
6	\$1,716	\$1,764	2.8%	6	\$1,308	\$1,344	2.8%	6	\$1,104	\$1,140	3.3%	6	\$876	\$900	2.7%
7 8	\$1,716 \$1,716	\$1,764 \$1,764	2.8% 2.8%	7 8	\$1,308 \$1,308	\$1,344 \$1,344	2.8% 2.8%	7 8	\$1,104 \$1,104	\$1,140 \$1,140	3.3% 3.3%	7 8	\$876 \$876	\$900 \$900	2.7% 2.7%
9	\$1,716	\$1,764	2.8%	9	\$1,308	\$1,344	2.8%	9	\$1,104	\$1,140	3.3%	9	\$876	\$900	2.7%
10	\$1,716	\$1,764	2.8%	10	\$1,308	\$1,344	2.8%	10	\$1,104	\$1,140	3.3%	10	\$876	\$900	2.7%
11 12	\$1,716 \$1,716	\$1,764 \$1,764	2.8% 2.8%	11 12	\$1,308 \$1,308	\$1,344 \$1,344	2.8% 2.8%	11 12	\$1,104 \$1.104	\$1,140 \$1,140	3.3% 3.3%	11 12	\$876 \$876	\$900 \$900	2.7% 2.7%
13	\$1,718	\$1,764 \$1,848	3.4%	13	\$1,368	\$1,416	3.5%	13	\$1,140	\$1,140 \$1,176	3.2%	13	\$912	\$900 \$936	2.6%
14	\$1,860	\$1,908	2.6%	14	\$1,428	\$1,464	2.5%	14	\$1,200	\$1,224	2.0%	14	\$960	\$984	2.5%
15	\$1,932	\$1,992	3.1%	15	\$1,476	\$1,512	2.4%	15	\$1,248	\$1,284	2.9%	15	\$996	\$1,020	2.4%
16 17	\$2,004 \$2,100	\$2,064 \$2,160	3.0% 2.9%	16 17	\$1,536 \$1,608	\$1,584 \$1,644	3.1% 2.2%	16 17	\$1,284 \$1,344	\$1,320 \$1,392	2.8% 3.6%	16 17	\$1,032 \$1,068	\$1,056 \$1,104	2.3% 3.4%
18	\$2,172	\$2,232	2.8%	18	\$1,668	\$1,716	2.9%	18	\$1,404	\$1,440	2.6%	18	\$1,116	\$1,152	3.2%
19	\$2,208	\$2,280	3.3%	19	\$1,692	\$1,740	2.8%	19	\$1,440	\$1,476	2.5%	19	\$1,140	\$1,176	3.2%
20 21	\$2,268 \$2,316	\$2,328 \$2.376	2.6% 2.6%	20 21	\$1,728 \$1.764	\$1,776 \$1,824	2.8% 3.4%	20 21	\$1,476 \$1.512	\$1,512 \$1.560	2.4% 3.2%	20 21	\$1,188 \$1.212	\$1,212 \$1,248	2.0% 3.0%
22	\$2,316 \$2.364	\$2,376 \$2.436	3.0%	22	\$1,764 \$1,812	\$1,860	2.6%	22	\$1,512 \$1.548	\$1,596	3.2%	22	\$1,212 \$1,248	\$1,246 \$1,284	2.9%
23	\$2,412	\$2,484	3.0%	23	\$1,848	\$1,896	2.6%	23	\$1,608	\$1,644	2.2%	23	\$1,284	\$1,320	2.8%
24	\$2,472	\$2,532	2.4%	24	\$1,884	\$1,932	2.5%	24	\$1,644	\$1,692	2.9%	24	\$1,320	\$1,356	2.7%
25 26	\$2,532 \$2,580	\$2,604 \$2,652	2.8% 2.8%	25 26	\$1,932 \$1,968	\$1,992 \$2,028	3.1% 3.0%	25 26	\$1,692 \$1,728	\$1,740 \$1,776	2.8% 2.8%	25 26	\$1,356 \$1,416	\$1,404 \$1,452	3.5% 2.5%
27	\$2,628	\$2,712	3.2%	27	\$2,004	\$2,064	3.0%	27	\$1,776	\$1,836	3.4%	27	\$1,452	\$1,488	2.5%
28	\$2,748	\$2,820	2.6%	28	\$2,100	\$2,160	2.9%	28	\$1,872	\$1,920	2.6%	28	\$1,524	\$1,572	3.1%
29 30	\$2,868 \$2,988	\$2,940 \$3.072	2.5% 2.8%	29 30	\$2,184 \$2.280	\$2,244 \$2,340	2.7% 2.6%	29 30	\$1,956 \$2.064	\$2,016 \$2,124	3.1% 2.9%	29 30	\$1,608 \$1.680	\$1,644 \$1,728	2.2% 2.9%
30	\$2,988 \$3.108	\$3,072 \$3.192	2.8%	30	\$2,280 \$2.364	\$2,340 \$2.436	3.0%	30	\$2,064 \$2,148	\$2,124 \$2,208	2.9%	30	\$1,680 \$1.764	\$1,728 \$1,824	2.9% 3.4%
32	\$3,216	\$3,312	3.0%	32	\$2,460	\$2,520	2.4%	32	\$2,244	\$2,304	2.7%	32	\$1,848	\$1,896	2.6%
33	\$3,264	\$3,360	2.9%	33	\$2,496	\$2,568	2.9%	33	\$2,292	\$2,352	2.6%	33	\$1,884	\$1,932	2.5%
34 35	\$3,312 \$3,348	\$3,396 \$3,444	2.5% 2.9%	34 35	\$2,520 \$2,556	\$2,592 \$2,628	2.9% 2.8%	34 35	\$2,328 \$2,364	\$2,388 \$2,436	2.6% 3.0%	34 35	\$1,920 \$1,956	\$1,980 \$2,016	3.1% 3.1%
36	\$3,396	\$3,492	2.8%	36	\$2,592	\$2,664	2.8%	36	\$2,412	\$2,484	3.0%	36	\$1,992	\$2,052	3.0%
37	\$3,432	\$3,528	2.8%	37	\$2,616	\$2,700	3.2%	37	\$2,460	\$2,520	2.4%	37	\$2,040	\$2,088	2.4%
38 39	\$3,528 \$3.612	\$3,624 \$3,720	2.7% 3.0%	38 39	\$2,688 \$2.760	\$2,760 \$2.844	2.7% 3.0%	38 39	\$2,532 \$2.604	\$2,604 \$2.676	2.8% 2.8%	38 39	\$2,112 \$2.172	\$2,172 \$2.232	2.8% 2.8%
39 40	\$3,612 \$3,696	\$3,720 \$3,804	2.9%	39 40	\$2,760 \$2,820	\$2,844 \$2.904	3.0%	39 40	\$2,604 \$2,688	\$2,676 \$2,760	2.8% 2.7%	39 40	\$2,172 \$2.244	\$2,232 \$2,304	2.8% 2.7%
41	\$3,780	\$3,888	2.9%	41	\$2,892	\$2,964	2.5%	41	\$2,760	\$2,844	3.0%	41	\$2,304	\$2,364	2.6%
42	\$3,864	\$3,972	2.8%	42	\$2,952	\$3,036	2.8%	42	\$2,832	\$2,916	3.0%	42	\$2,376	\$2,448	3.0%
43 44	\$4,080 \$4,296	\$4,200 \$4,416	2.9% 2.8%	43 44	\$3,120 \$3,276	\$3,204 \$3,372	2.7% 2.9%	43 44	\$3,012 \$3,180	\$3,096 \$3,276	2.8% 3.0%	43 44	\$2,520 \$2,676	\$2,592 \$2,748	2.9% 2.7%
45	\$4,500	\$4,632	2.9%	45	\$3,432	\$3,528	2.8%	45	\$3,360	\$3,456	2.9%	45	\$2,820	\$2,904	3.0%
46	\$4,716	\$4,848	2.8%	46	\$3,600	\$3,696	2.7%	46	\$3,528	\$3,624	2.7%	46	\$2,964	\$3,048	2.8%
47 48	\$4,920 \$5,112	\$5,064 \$5,256	2.9% 2.8%	47 48	\$3,768 \$3,900	\$3,876 \$4,020	2.9% 3.1%	47 48	\$3,696 \$3,852	\$3,804 \$3,960	2.9% 2.8%	47 48	\$3,120 \$3,252	\$3,204 \$3,348	2.7% 3.0%
49	\$5,112 \$5,292	\$5,236 \$5,436	2.7%	49	\$3,900 \$4,044	\$4,020 \$4,164	3.1%	49	\$4,008	\$3,960 \$4,116	2.7%	49	\$3,252 \$3,384	\$3,346 \$3,480	2.8%
50	\$5,472	\$5,628	2.9%	50	\$4,188	\$4,308	2.9%	50	\$4,164	\$4,272	2.6%	50	\$3,528	\$3,624	2.7%
51	\$5,664	\$5,820	2.8%	51	\$4,320	\$4,452	3.1%	51	\$4,320	\$4,452	3.1%	51	\$3,660	\$3,768	3.0%
52 53	\$5,844 \$6,084	\$6,000 \$6,252	2.7% 2.8%	52 53	\$4,464 \$4,644	\$4,596 \$4,776	3.0% 2.8%	52 53	\$4,476 \$4,680	\$4,608 \$4,812	2.9% 2.8%	52 53	\$3,804 \$3,972	\$3,912 \$4,080	2.8% 2.7%
54	\$6,312	\$6,492	2.9%	54	\$4,824	\$4,776	2.7%	54	\$4,872	\$5,004	2.7%	54	\$4,152	\$4,060	2.6%
55	\$6,540	\$6,720	2.8%	55	\$5,004	\$5,136	2.6%	55	\$5,064	\$5,208	2.8%	55	\$4,308	\$4,440	3.1%
56 57	\$6,768 \$7,009	\$6,960 \$7,212	2.8%	56 57	\$5,172 \$5,252	\$5,328 \$5,509	3.0% 2.9%	56 57	\$5,268 \$5,460	\$5,412 \$5,616	2.7% 2.9%	56 57	\$4,488 \$4,656	\$4,620 \$4,700	2.9%
57 58	\$7,008 \$7,392	\$7,212 \$7,596	2.9% 2.8%	57 58	\$5,352 \$5,640	\$5,508 \$5,796	2.9% 2.8%	57 58	\$5,460 \$5,772	\$5,616 \$5,940	2.9%	57 58	\$4,656 \$4,932	\$4,788 \$5,076	2.8% 2.9%
59	\$7,776	\$7,992	2.8%	59	\$5,928	\$6,096	2.8%	59	\$6,108	\$6,276	2.8%	59	\$5,220	\$5,364	2.8%
60	\$8,148	\$8,388	2.9%	60	\$6,216	\$6,396	2.9%	60	\$6,420	\$6,600	2.8%	60	\$5,496	\$5,652	2.8%
61 62	\$8,532 \$8,916	\$8,772 \$9,168	2.8% 2.8%	61 62	\$6,516 \$6,804	\$6,696 \$6,996	2.8% 2.8%	61 62	\$6,744 \$7,056	\$6,936 \$7,260	2.8% 2.9%	61 62	\$5,772 \$6,060	\$5,940 \$6,228	2.9% 2.8%
63	\$8,916 \$9.396	\$9,168	2.8%	63	\$6,804 \$7,176	\$6,996 \$7,380	2.8%	63	\$7,056 \$7,440	\$7,260 \$7,656	2.9%	63	\$6,372	\$6,228 \$6,552	2.8%
64	\$9,876	\$10,152	2.8%	64	\$7,548	\$7,752	2.7%	64	\$7,824	\$8,040	2.8%	64	\$6,708	\$6,888	2.7%
65+	\$10,356	\$10,644	2.8%	65+	\$7,908	\$8,136	2.9%	65+	\$8,208	\$8,436	2.8%	65+	\$7,020	\$7,224	2.9% Page 31 of

2.9% Page 31 of 45

	MC 5000 - v07012009				MC 7500	- v07012009			Value 150	00 - v07012009			Value 250	00 - v07012009	
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate
0	\$2,400	\$2,472	3.0%	0	\$1,896	\$1,944	2.5%	0	\$3,336	\$3,432	2.9%	0	\$2,532	\$2,604	2.8%
1 2	\$1,440 \$768	\$1,476 \$780	2.5% 1.6%	1 2	\$1,128 \$612	\$1,164 \$624	3.2% 2.0%	1 2	\$1,992 \$1,068	\$2,052 \$1,104	3.0% 3.4%	1 2	\$1,524 \$816	\$1,572 \$840	3.1% 2.9%
3	\$768	\$780 \$780	1.6%	3	\$612	\$624	2.0%	3	\$1,068	\$1,104	3.4%	3	\$816	\$840	2.9%
4	\$768	\$780	1.6%	4	\$612	\$624	2.0%	4	\$1,068	\$1,104	3.4%	4	\$816	\$840	2.9%
5 6	\$768 \$768	\$780 \$780	1.6% 1.6%	5 6	\$612 \$612	\$624 \$624	2.0% 2.0%	5 6	\$1,068 \$1.068	\$1,104 \$1.104	3.4% 3.4%	5 6	\$816 \$816	\$840 \$840	2.9% 2.9%
7	\$768	\$780 \$780	1.6%	7	\$612 \$612	\$624 \$624	2.0%	7	\$1,068	\$1,104 \$1.104	3.4%	7	\$816	\$840	2.9%
8	\$768	\$780	1.6%	8	\$612	\$624	2.0%	8	\$1,068	\$1,104	3.4%	8	\$816	\$840	2.9%
9	\$768	\$780	1.6%	9	\$612	\$624	2.0%	9	\$1,068	\$1,104	3.4%	9	\$816	\$840	2.9%
10 11	\$768 \$768	\$780 \$780	1.6% 1.6%	10 11	\$612 \$612	\$624 \$624	2.0% 2.0%	10 11	\$1,068 \$1,068	\$1,104 \$1,104	3.4% 3.4%	10 11	\$816 \$816	\$840 \$840	2.9% 2.9%
12	\$768	\$780	1.6%	12	\$612	\$624	2.0%	12	\$1,068	\$1,104	3.4%	12	\$816	\$840	2.9%
13	\$804	\$828	3.0%	13	\$636	\$660	3.8%	13	\$1,104	\$1,140	3.3%	13	\$840	\$864	2.9%
14 15	\$828 \$864	\$852 \$888	2.9% 2.8%	14 15	\$660 \$684	\$684 \$708	3.6% 3.5%	14 15	\$1,152 \$1,200	\$1,188 \$1,224	3.1% 2.0%	14 15	\$876 \$912	\$900 \$936	2.7% 2.6%
16	\$900	\$924	2.7%	16	\$708	\$732	3.4%	16	\$1,248	\$1,284	2.9%	16	\$960	\$984	2.5%
17	\$924	\$960	3.9%	17	\$732	\$756	3.3%	17	\$1,296	\$1,332	2.8%	17	\$996	\$1,020	2.4%
18 19	\$972 \$1.008	\$996 \$1,032	2.5% 2.4%	18 19	\$768 \$792	\$780 \$816	1.6% 3.0%	18 19	\$1,344 \$1,368	\$1,392 \$1,416	3.6% 3.5%	18 19	\$1,032 \$1,056	\$1,056 \$1,080	2.3% 2.3%
20	\$1,032	\$1,056	2.3%	20	\$816	\$840	2.9%	20	\$1,416	\$1,452	2.5%	20	\$1,080	\$1,116	3.3%
21	\$1,056	\$1,080	2.3%	21	\$840	\$864	2.9%	21	\$1,452	\$1,488	2.5%	21	\$1,104	\$1,140	3.3%
22 23	\$1,092 \$1,116	\$1,128 \$1,152	3.3% 3.2%	22 23	\$864 \$888	\$888 \$912	2.8% 2.7%	22 23	\$1,488 \$1,524	\$1,536 \$1,572	3.2% 3.1%	22 23	\$1,140 \$1,176	\$1,176 \$1,200	3.2% 2.0%
23	\$1,110	\$1,188	3.1%	24	\$912	\$936	2.6%	24	\$1,560	\$1,608	3.1%	24	\$1,170	\$1,248	3.0%
25	\$1,200	\$1,224	2.0%	25	\$936	\$972	3.8%	25	\$1,608	\$1,644	2.2%	25	\$1,248	\$1,284	2.9%
26	\$1,224	\$1,260	2.9%	26	\$972	\$996	2.5%	26	\$1,644	\$1,692	2.9%	26	\$1,272	\$1,308	2.8%
27 28	\$1,260 \$1,332	\$1,296 \$1,368	2.9% 2.7%	27 28	\$996 \$1,056	\$1,020 \$1,080	2.4% 2.3%	27 28	\$1,668 \$1,752	\$1,716 \$1,800	2.9% 2.7%	27 28	\$1,308 \$1,368	\$1,344 \$1,416	2.8% 3.5%
29	\$1,404	\$1,440	2.6%	29	\$1,104	\$1,140	3.3%	29	\$1,836	\$1,884	2.6%	29	\$1,440	\$1,476	2.5%
30	\$1,476	\$1,512	2.4%	30	\$1,152	\$1,188	3.1%	30	\$1,920	\$1,980	3.1%	30	\$1,512	\$1,560	3.2%
31 32	\$1,536 \$1,620	\$1,584 \$1,656	3.1% 2.2%	31 32	\$1,212 \$1,272	\$1,248 \$1,308	3.0% 2.8%	31 32	\$1,992 \$2,088	\$2,052 \$2,148	3.0% 2.9%	31 32	\$1,572 \$1,656	\$1,620 \$1,704	3.1% 2.9%
33	\$1,644	\$1,692	2.9%	33	\$1,296	\$1,332	2.8%	33	\$2,112	\$2,172	2.8%	33	\$1,680	\$1,728	2.9%
34	\$1,680	\$1,728	2.9%	34	\$1,320	\$1,356	2.7%	34	\$2,148	\$2,208	2.8%	34	\$1,716	\$1,764	2.8%
35 36	\$1,716 \$1.740	\$1,764 \$1.788	2.8% 2.8%	35 36	\$1,344 \$1.368	\$1,392 \$1.416	3.6% 3.5%	35 36	\$2,184 \$2.208	\$2,244 \$2,280	2.7% 3.3%	35 36	\$1,740 \$1,776	\$1,788 \$1.836	2.8% 3.4%
37	\$1,776	\$1,836	3.4%	37	\$1,404	\$1,440	2.6%	37	\$2,256	\$2,316	2.7%	37	\$1,812	\$1,860	2.6%
38	\$1,836	\$1,884	2.6%	38	\$1,452	\$1,488	2.5%	38	\$2,316	\$2,376	2.6%	38	\$1,860	\$1,908	2.6%
39 40	\$1,896 \$1,956	\$1,944 \$2,016	2.5% 3.1%	39 40	\$1,500 \$1,536	\$1,548 \$1,584	3.2% 3.1%	39 40	\$2,376 \$2,448	\$2,448 \$2,508	3.0% 2.5%	39 40	\$1,920 \$1,968	\$1,980 \$2,028	3.1% 3.0%
41	\$2,004	\$2,064	3.0%	41	\$1,596	\$1,632	2.3%	41	\$2,508	\$2,580	2.9%	41	\$2,040	\$2,088	2.4%
42	\$2,076	\$2,136	2.9%	42	\$1,644	\$1,692	2.9%	42	\$2,568	\$2,640	2.8%	42	\$2,088	\$2,148	2.9%
43 44	\$2,196 \$2,328	\$2,268 \$2,388	3.3% 2.6%	43 44	\$1,740 \$1,848	\$1,788 \$1,896	2.8% 2.6%	43 44	\$2,724 \$2,880	\$2,796 \$2,952	2.6% 2.5%	43 44	\$2,208 \$2,340	\$2,280 \$2,412	3.3% 3.1%
45	\$2,460	\$2,520	2.4%	45	\$1,944	\$2,004	3.1%	45	\$3,012	\$3,096	2.8%	45	\$2,472	\$2,532	2.4%
46	\$2,592	\$2,664	2.8%	46	\$2,052	\$2,100	2.3%	46	\$3,168	\$3,252	2.7%	46	\$2,592	\$2,664	2.8%
47 48	\$2,724 \$2,832	\$2,796 \$2,916	2.6% 3.0%	47 48	\$2,148 \$2,244	\$2,208 \$2,304	2.8% 2.7%	47 48	\$3,324 \$3,444	\$3,408 \$3,540	2.5% 2.8%	47 48	\$2,724 \$2.832	\$2,796 \$2,916	2.6% 3.0%
48 49	\$2,832 \$2,964	\$2,916	3.0% 2.8%	48 49	\$2,244 \$2,328	\$2,304 \$2,388	2.7%	48 49	\$3,444 \$3,576	\$3,540 \$3,672	2.8%	48 49	\$2,832 \$2,952	\$2,916	3.0% 2.8%
50	\$3,084	\$3,168	2.7%	50	\$2,424	\$2,496	3.0%	50	\$3,720	\$3,816	2.6%	50	\$3,060	\$3,156	3.1%
51	\$3,192	\$3,288	3.0%	51	\$2,520	\$2,592	2.9%	51	\$3,840	\$3,948	2.8%	51	\$3,180	\$3,276	3.0%
52 53	\$3,324 \$3,456	\$3,408 \$3,552	2.5% 2.8%	52 53	\$2,616 \$2,736	\$2,700 \$2,808	3.2% 2.6%	52 53	\$3,984 \$4,152	\$4,092 \$4,260	2.7% 2.6%	52 53	\$3,300 \$3,432	\$3,384 \$3,528	2.5% 2.8%
54	\$3,612	\$3,720	3.0%	54	\$2,844	\$2,928	3.0%	54	\$4,308	\$4,440	3.1%	54	\$3,588	\$3,684	2.7%
55	\$3,768	\$3,876	2.9%	55	\$2,964	\$3,048	2.8%	55	\$4,476	\$4,608	2.9%	55	\$3,732	\$3,828	2.6%
56 57	\$3,912 \$4.056	\$4,032 \$4,176	3.1% 3.0%	56 57	\$3,096 \$3,204	\$3,180 \$3.300	2.7% 3.0%	56 57	\$4,644 \$4.812	\$4,776 \$4.944	2.8% 2.7%	56 57	\$3,864 \$4.020	\$3,972 \$4.128	2.8% 2.7%
58	\$4,308	\$4,440	3.1%	58	\$3,396	\$3,492	2.8%	58	\$5,088	\$5,232	2.8%	58	\$4,248	\$4,368	2.8%
59	\$4,548	\$4,680	2.9%	59	\$3,588	\$3,684	2.7%	59	\$5,352	\$5,508	2.9%	59	\$4,488	\$4,620	2.9%
60 61	\$4,800 \$5,040	\$4,932 \$5,184	2.8% 2.9%	60 61	\$3,780 \$3,972	\$3,888 \$4,080	2.9% 2.7%	60 61	\$5,640 \$5,904	\$5,796 \$6,072	2.8% 2.8%	60 61	\$4,716 \$4,956	\$4,848 \$5,100	2.8% 2.9%
62	\$5,040 \$5,280	\$5,164 \$5,424	2.7%	62	\$3,972 \$4,164	\$4,060 \$4,272	2.6%	62	\$6,180	\$6,360	2.9%	62	\$4,956 \$5,184	\$5,100 \$5,340	3.0%
63	\$5,556	\$5,712	2.8%	63	\$4,392	\$4,512	2.7%	63	\$6,516	\$6,696	2.8%	63	\$5,472	\$5,628	2.9%
64 65+	\$5,856 \$6,132	\$6,012 \$6,300	2.7% 2.7%	64 65+	\$4,620 \$4,836	\$4,752 \$4,968	2.9% 2.7%	64 65+	\$6,840 \$7,176	\$7,032 \$7,380	2.8% 2.8%	64 65+	\$5,748 \$6,024	\$5,916 \$6,204	2.9% 3.0%
05+	ψυ, ι ο Ζ	ψυ,300	2.1 /0	00+	ψ-τ,030	ψ+,∂00	2.1 /0	00+	ψι,110	ψ1,300	2.0/0	057	ψ0,024	ψυ, 204	Page 32 of

3.0% Page 32 of 45

	Value 5000 - v07012009				Value 80	00 - v07012009		High	Deductible MC 3000	) (HSA Compati	ble) - 07012009	High D	eductible MC 5000	(HSA Compati	ble) - 07012009
	Current Annual	Proposed Annual	Change in Annual		Current Annual		Change in Annual		Current Annual		Change in Annual		Current Annual	Proposed Annual	Change in Annual
<u>Age</u> 0	Premium Rate			<u>Age</u> 0				<u>Age</u> 0			Premium Rate	Age		Premium Rate	
1	\$2,076 \$1,248	\$2,136 \$1,284	2.9% 2.9%	1	\$1,500 \$900	\$1,548 \$924	3.2% 2.7%	1	\$3,084 \$1,848	\$3,168 \$1,896	2.7% 2.6%	0 1	\$2,484 \$1,488	\$2,556 \$1,536	2.9% 3.2%
2	\$660	\$684	3.6%	2	\$480	\$492	2.5%	2	\$996	\$1,020	2.4%	2	\$792	\$816	3.0%
3	\$660	\$684	3.6%	3	\$480	\$492	2.5%	3	\$996	\$1,020	2.4%	3	\$792	\$816	3.0%
4	\$660	\$684	3.6%	4	\$480	\$492	2.5%	4	\$996	\$1,020	2.4%	4	\$792	\$816	3.0%
5	\$660	\$684	3.6%	5	\$480	\$492	2.5%	5	\$996	\$1,020	2.4%	5	\$792	\$816	3.0%
6	\$660	\$684	3.6%	6	\$480	\$492	2.5%	6	\$996	\$1,020	2.4%	6	\$792	\$816	3.0%
7	\$660	\$684	3.6%	7	\$480	\$492	2.5%	7	\$996	\$1,020	2.4%	7	\$792	\$816	3.0%
8 9	\$660 \$660	\$684 \$684	3.6%	8	\$480 \$480	\$492 \$492	2.5% 2.5%	8 9	\$996 \$996	\$1,020 \$1,020	2.4% 2.4%	8 9	\$792 \$792	\$816 \$816	3.0% 3.0%
10	\$660	\$684	3.6% 3.6%	10		\$492 \$492	2.5%	10	\$996 \$996	\$1,020 \$1,020	2.4%	9 10	\$792 \$792	\$816 \$816	3.0%
11	\$660	\$684	3.6%	11	\$480	\$492 \$492	2.5%	11	\$996	\$1,020	2.4%	11	\$792 \$792	\$816	3.0%
12	\$660	\$684	3.6%	12		\$492	2.5%	12	\$996	\$1,020	2.4%	12	\$792	\$816	3.0%
13	\$684	\$708	3.5%	13		\$516	4.9%	13	\$1,032	\$1,056	2.3%	13	\$828	\$852	2.9%
14	\$708	\$732	3.4%	14	\$516	\$540	4.7%	14	\$1,068	\$1,104	3.4%	14	\$864	\$888	2.8%
15	\$756	\$768	1.6%	15		\$564	2.2%	15	\$1,104	\$1,140	3.3%	15	\$888	\$912	2.7%
16	\$780	\$792	1.5%	16	*	\$576	2.1%	16	\$1,152	\$1,188	3.1%	16	\$924	\$960	3.9%
17	\$804 \$840	\$828 \$864	3.0% 2.9%	17 18	\$588 \$612	\$600 \$624	2.0%	17 18	\$1,200 \$4,248	\$1,224	2.0% 2.9%	17 18	\$972 \$1,008	\$996 \$1,032	2.5% 2.4%
18 19	\$864	\$888	2.8%	19		\$660	2.0% 3.8%	19	\$1,248 \$1,284	\$1,284 \$1,320	2.8%	19	\$1,104	\$1,032	3.3%
20	\$888	\$912	2.7%	20		\$672	3.7%	20	\$1,320	\$1,356	2.7%	20	\$1,068	\$1,104	3.4%
21	\$912	\$936	2.6%	21	\$660	\$684	3.6%	21	\$1,344	\$1,392	3.6%	21	\$1,092	\$1,128	3.3%
22	\$936	\$972	3.8%	22	\$684	\$708	3.5%	22	\$1,392	\$1,428	2.6%	22	\$1,128	\$1,164	3.2%
23	\$972	\$996	2.5%	23	\$696	\$720	3.4%	23	\$1,428	\$1,464	2.5%	23	\$1,152	\$1,188	3.1%
24	\$1,008	\$1,032	2.4%	24	\$720	\$744	3.3%	24	\$1,464	\$1,500	2.5%	24	\$1,200	\$1,224	2.0%
25 26	\$1,032 \$1,056	\$1,056 \$1,080	2.3% 2.3%	25 26	\$756 \$768	\$768 \$780	1.6% 1.6%	25 26	\$1,512 \$1,548	\$1,560 \$1,596	3.2% 3.1%	25 26	\$1,236 \$1,272	\$1,272 \$1,308	2.9% 2.8%
26	\$1,092	\$1,000	3.3%	27	\$766 \$792	\$760 \$816	3.0%	27	\$1,546 \$1,596	\$1,632	2.3%	26 27	\$1,272 \$1,296	\$1,300	2.8%
28	\$1,140	\$1,176	3.2%	28	\$840	\$864	2.9%	28	\$1,668	\$1,716	2.9%	28	\$1,368	\$1,416	3.5%
29	\$1,212	\$1,248	3.0%	29	\$876	\$900	2.7%	29	\$1,752	\$1,800	2.7%	29	\$1,452	\$1,488	2.5%
30	\$1,272	\$1,308	2.8%	30	\$912	\$936	2.6%	30	\$1,836	\$1,884	2.6%	30	\$1,512	\$1,560	3.2%
31	\$1,320	\$1,356	2.7%	31	\$972	\$996	2.5%	31	\$1,920	\$1,980	3.1%	31	\$1,596	\$1,632	2.3%
32	\$1,392	\$1,428	2.6%	32	\$1,008	\$1,032	2.4%	32	\$2,004	\$2,064	3.0%	32	\$1,668	\$1,716	2.9%
33 34	\$1,428 \$1,452	\$1,464 \$1,488	2.5% 2.5%	33 34	\$1,032 \$1,056	\$1,056 \$1,080	2.3% 2.3%	33 34	\$2,052 \$2,088	\$2,100 \$2,148	2.3% 2.9%	33 34	\$1,704 \$1,728	\$1,752 \$1,776	2.8% 2.8%
35	\$1,452 \$1,476	\$1,400 \$1,512	2.4%	35		\$1,104	3.4%	35	\$2,000 \$2,124	\$2,184	2.8%	35	\$1,726 \$1,764	\$1,776 \$1,824	3.4%
36	\$1,500	\$1,548	3.2%	36	\$1,092	\$1,128	3.3%	36	\$2,160	\$2,220	2.8%	36	\$1,812	\$1,860	2.6%
37	\$1,536	\$1,584	3.1%	37	\$1,116	\$1,152	3.2%	37	\$2,196	\$2,268	3.3%	37	\$1,848	\$1,896	2.6%
38	\$1,596	\$1,632	2.3%	38	\$1,152	\$1,188	3.1%	38	\$2,280	\$2,340	2.6%	38	\$1,896	\$1,944	2.5%
39	\$1,644	\$1,692	2.9%	39	\$1,188	\$1,212	2.0%	39	\$2,340	\$2,412	3.1%	39	\$1,956	\$2,016	3.1%
40	\$1,692	\$1,740	2.8%	40	\$1,224	\$1,260	2.9%	40	\$2,400	\$2,472	3.0%	40	\$2,028	\$2,076	2.4%
41 42	\$1,740 \$1,788	\$1,788 \$1,848	2.8% 3.4%	41 42	\$1,260 \$1,296	\$1,296 \$1,332	2.9% 2.8%	41 42	\$2,472 \$2.532	\$2,532 \$2,604	2.4% 2.8%	41 42	\$2,088 \$2.136	\$2,148 \$2,196	2.9% 2.8%
42	\$1,766 \$1,896	\$1,046 \$1,944	2.5%	42		\$1,428	2.6%	43	\$2,700	\$2,004 \$2,772	2.7%	42	\$2,136	\$2,196	2.6%
44	\$2,004	\$2,064	3.0%	44	\$1,464	\$1,500	2.5%	44	\$2,844	\$2,928	3.0%	44	\$2,400	\$2,472	3.0%
45	\$2,124	\$2,184	2.8%	45		\$1,584	3.1%	45	\$3,000	\$3,084	2.8%	45	\$2,544	\$2,616	2.8%
46	\$2,244	\$2,304	2.7%	46	\$1,632	\$1,680	2.9%	46	\$3,156	\$3,240	2.7%	46	\$2,676	\$2,748	2.7%
47	\$2,340	\$2,412	3.1%	47	\$1,704	\$1,752	2.8%	47	\$3,312	\$3,396	2.5%	47	\$2,808	\$2,892	3.0%
48	\$2,460	\$2,520	2.4%	48	\$1,776	\$1,836	3.4%	48	\$3,444	\$3,540	2.8%	48	\$2,940	\$3,024	2.9%
49 50	\$2,556 \$2,664	\$2,628 \$2,736	2.8% 2.7%	49 50	\$1,860 \$1,932	\$1,908 \$1,992	2.6% 3.1%	49 50	\$3,588 \$3,732	\$3,684 \$3,828	2.7% 2.6%	49 50	\$3,048 \$3.180	\$3,144 \$3,276	3.1% 3.0%
50 51	\$2,664 \$2.760	\$2,736 \$2.844	3.0%	51	\$2,004	\$2,064	3.0%	50	\$3,732 \$3,864	\$3,020 \$3,972	2.8%	51	\$3,312	\$3,276 \$3.396	2.5%
52	\$2,868	\$2,940	2.5%	52		\$2,136	2.9%	52	\$4,008	\$4,116	2.7%	52	\$3,432	\$3,528	2.8%
53	\$2,988	\$3,072	2.8%	53	\$2,172	\$2,232	2.8%	53	\$4,188	\$4,308	2.9%	53	\$3,588	\$3,684	2.7%
54	\$3,120	\$3,204	2.7%	54	\$2,268	\$2,328	2.6%	54	\$4,356	\$4,476	2.8%	54	\$3,744	\$3,840	2.6%
55	\$3,240	\$3,336	3.0%	55	\$2,364	\$2,436	3.0%	55	\$4,524	\$4,656	2.9%	55	\$3,888	\$4,008	3.1%
56	\$3,384	\$3,480	2.8%	56	\$2,460	\$2,520	2.4%	56	\$4,704	\$4,836	2.8%	56	\$4,044	\$4,164	3.0%
57 50	\$3,516 \$3,720	\$3,612 \$3.816	2.7% 2.6%	57 58	\$2,544 \$2,700	\$2,616 \$2,772	2.8% 2.7%	57 58	\$4,884 \$5.160	\$5,028 \$5.316	2.9% 3.0%	57 58	\$4,200 \$4,452	\$4,320 \$4,594	2.9% 3.0%
58 59	\$3,720 \$3,936	\$3,816 \$4,044	2.6% 2.7%	58 59	\$2,700 \$2,844	\$2,772 \$2,928	2.7% 3.0%	58 59	\$5,160 \$5,460	\$5,316 \$5,616	3.0% 2.9%	58 59	\$4,452 \$4,704	\$4,584 \$4,836	3.0% 2.8%
60	\$3,936 \$4,140	\$4,044 \$4,248	2.6%	60	\$3,000	\$3,084	2.8%	60	\$5,736	\$5,904	2.9%	60	\$4,704 \$4,956	\$5,100	2.9%
61	\$4,356	\$4,476	2.8%	61	\$3,156	\$3,240	2.7%	61	\$6,024	\$6,204	3.0%	61	\$5,208	\$5,352	2.8%
62	\$4,548	\$4,680	2.9%	62	\$3,312	\$3,396	2.5%	62	\$6,312	\$6,492	2.9%	62	\$5,460	\$5,616	2.9%
63	\$4,812	\$4,944	2.7%	63	\$3,480	\$3,588	3.1%	63	\$6,648	\$6,840	2.9%	63	\$5,748	\$5,916	2.9%
64	\$5,052	\$5,196	2.9%	64	\$3,660	\$3,768	3.0%	64	\$6,996	\$7,200	2.9%	64	\$6,048	\$6,216	2.8%
65+	\$5,292	\$5,436	2.7%	65+	\$3,840	\$3,948	2.8%	65+	\$7,332	\$7,536	2.8%	65+	\$6,336	\$6,516	2.8% Page 33 of

2.8% Page 33 of 45

	Buy	Down 6500			MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Pre	ventative and Hos	pital Care 1250	- 07012009
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Λαο	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Δno	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate
<u>Age</u> 0	\$2,340	\$2,412	3.1%	0	\$3,240	\$3,336	3.0%	<u>Age</u> 0	\$2,196	\$2,268	3.3%	0	\$1,908	\$1,968	3.1%
1	\$1,404	\$1,440	2.6%	1	\$1,944	\$2,004	3.1%	1	\$1,320	\$1,356	2.7%	1	\$1,140	\$1,176	3.2%
2	\$756	\$768 \$768	1.6%	2	\$1,044	\$1,068	2.3%	2	\$696 \$606	\$720 \$720	3.4%	2	\$612 \$612	\$624	2.0%
4	\$756 \$756	\$768 \$768	1.6% 1.6%	4	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%	3 4	\$696 \$696	\$720 \$720	3.4% 3.4%	3 4	\$612 \$612	\$624 \$624	2.0% 2.0%
5	\$756	\$768	1.6%	5	\$1,044	\$1,068	2.3%	5	\$696	\$720	3.4%	5	\$612	\$624	2.0%
6	\$756	\$768	1.6%	6	\$1,044	\$1,068	2.3%	6	\$696	\$720	3.4%	6	\$612	\$624	2.0%
7 8	\$756 \$756	\$768 \$768	1.6% 1.6%	7 8	\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%	7 8	\$696 \$696	\$720 \$720	3.4% 3.4%	7 8	\$612 \$612	\$624 \$624	2.0% 2.0%
9	\$756	\$768	1.6%	9	\$1,044	\$1,068	2.3%	9	\$696	\$720	3.4%	9	\$612	\$624	2.0%
10	\$756	\$768	1.6%	10	\$1,044	\$1,068	2.3%	10	\$696	\$720	3.4%	10	\$612	\$624	2.0%
11	\$756	\$768	1.6%	11	\$1,044	\$1,068	2.3%	11	\$696	\$720	3.4%	11	\$612	\$624	2.0%
12 13	\$756 \$780	\$768 \$792	1.6% 1.5%	12 13	\$1,044 \$1,080	\$1,068 \$1,116	2.3% 3.3%	12 13	\$696 \$720	\$720 \$744	3.4% 3.3%	12 13	\$612 \$636	\$624 \$660	2.0% 3.8%
14	\$816	\$840	2.9%	14	\$1,116	\$1,152	3.2%	14	\$768	\$780	1.6%	14	\$660	\$684	3.6%
15	\$840	\$864	2.9%	15	\$1,176	\$1,200	2.0%	15	\$792	\$816	3.0%	15	\$684	\$708	3.5%
16 17	\$876 \$912	\$900 \$936	2.7% 2.6%	16 17	\$1,224 \$1,260	\$1,260 \$1,296	2.9% 2.9%	16 17	\$828 \$852	\$852 \$876	2.9% 2.8%	16 17	\$708 \$732	\$732 \$756	3.4% 3.3%
17	\$936	\$972	3.8%	18	\$1,308	\$1,296 \$1,344	2.8%	18	\$888	\$912	2.7%	18	\$780	\$792	1.5%
19	\$984	\$1,008	2.4%	19	\$1,344	\$1,392	3.6%	19	\$912	\$936	2.6%	19	\$804	\$828	3.0%
20	\$1,008	\$1,032	2.4%	20	\$1,392	\$1,428	2.6%	20	\$936	\$972	3.8%	20	\$816	\$840	2.9%
21 22	\$1,032 \$1,068	\$1,056 \$1,104	2.3% 3.4%	21 22	\$1,428 \$1,464	\$1,464 \$1,500	2.5% 2.5%	21 22	\$972 \$996	\$996 \$1,020	2.5% 2.4%	21 22	\$840 \$864	\$864 \$888	2.9% 2.8%
23	\$1,000	\$1,128	3.3%	23	\$1,500	\$1,548	3.2%	23	\$1,032	\$1,056	2.3%	23	\$888	\$912	2.7%
24	\$1,128	\$1,164	3.2%	24	\$1,548	\$1,596	3.1%	24	\$1,056	\$1,080	2.3%	24	\$924	\$960	3.9%
25	\$1,152	\$1,188	3.1%	25	\$1,596	\$1,632	2.3%	25	\$1,092	\$1,128	3.3%	25	\$960	\$984	2.5%
26 27	\$1,200 \$1,236	\$1,224 \$1,272	2.0% 2.9%	26 27	\$1,632 \$1,668	\$1,680 \$1,716	2.9% 2.9%	26 27	\$1,116 \$1,152	\$1,152 \$1,188	3.2% 3.1%	26 27	\$984 \$1,008	\$1,008 \$1,032	2.4% 2.4%
28	\$1,296	\$1,332	2.8%	28	\$1,752	\$1,800	2.7%	28	\$1,132	\$1,260	2.9%	28	\$1,056	\$1,080	2.3%
29	\$1,356	\$1,404	3.5%	29	\$1,848	\$1,896	2.6%	29	\$1,284	\$1,320	2.8%	29	\$1,116	\$1,152	3.2%
30	\$1,440	\$1,476	2.5%	30	\$1,932	\$1,992	3.1%	30	\$1,344	\$1,392	3.6%	30	\$1,176	\$1,200	2.0%
31 32	\$1,500 \$1,560	\$1,548 \$1,608	3.2% 3.1%	31 32	\$2,028 \$2,112	\$2,076 \$2,172	2.4% 2.8%	31 32	\$1,416 \$1,476	\$1,452 \$1,512	2.5% 2.4%	31 32	\$1,224 \$1,284	\$1,260 \$1,320	2.9% 2.8%
33	\$1,608	\$1,644	2.2%	33	\$2,148	\$2,208	2.8%	33	\$1,500	\$1,548	3.2%	33	\$1,308	\$1,344	2.8%
34	\$1,644	\$1,692	2.9%	34	\$2,184	\$2,244	2.7%	34	\$1,536	\$1,584	3.1%	34	\$1,332	\$1,368	2.7%
35	\$1,668	\$1,716	2.9%	35	\$2,244	\$2,304	2.7%	35	\$1,560	\$1,608	3.1%	35	\$1,356	\$1,404	3.5%
36 37	\$1,704 \$1.728	\$1,752 \$1,776	2.8% 2.8%	36 37	\$2,280 \$2.316	\$2,340 \$2,376	2.6% 2.6%	36 37	\$1,596 \$1.632	\$1,632 \$1.680	2.3% 2.9%	36 37	\$1,392 \$1.416	\$1,428 \$1,452	2.6% 2.5%
38	\$1,788	\$1,848	3.4%	38	\$2,388	\$2,460	3.0%	38	\$1,680	\$1,728	2.9%	38	\$1,464	\$1,500	2.5%
39	\$1,848	\$1,896	2.6%	39	\$2,460	\$2,520	2.4%	39	\$1,728	\$1,776	2.8%	39	\$1,512	\$1,560	3.2%
40	\$1,908	\$1,968	3.1%	40	\$2,532	\$2,604	2.8%	40	\$1,788	\$1,848	3.4%	40	\$1,548	\$1,596	3.1%
41 42	\$1,956 \$2,028	\$2,016 \$2,076	3.1% 2.4%	41 42	\$2,592 \$2,676	\$2,664 \$2,748	2.8% 2.7%	41 42	\$1,848 \$1,896	\$1,896 \$1,944	2.6% 2.5%	41 42	\$1,608 \$1,656	\$1,644 \$1,704	2.2% 2.9%
43	\$2,148	\$2,208	2.8%	43	\$2,832	\$2,916	3.0%	43	\$2,004	\$2,064	3.0%	43	\$1,752	\$1,800	2.7%
44	\$2,280	\$2,340	2.6%	44	\$3,000	\$3,084	2.8%	44	\$2,124	\$2,184	2.8%	44	\$1,860	\$1,908	2.6%
45 46	\$2,388 \$2,520	\$2,460 \$2,592	3.0% 2.9%	45 46	\$3,156 \$3,324	\$3,240 \$3,408	2.7% 2.5%	45 46	\$2,256 \$2,364	\$2,316 \$2,436	2.7% 3.0%	45 46	\$1,956 \$2.064	\$2,016 \$2.124	3.1% 2.9%
47	\$2,640	\$2,724	3.2%	47	\$3,480	\$3,588	3.1%	47	\$2,484	\$2,556	2.9%	47	\$2,160	\$2,124	2.8%
48	\$2,760	\$2,844	3.0%	48	\$3,624	\$3,732	3.0%	48	\$2,592	\$2,664	2.8%	48	\$2,268	\$2,328	2.6%
49	\$2,892	\$2,964	2.5%	49	\$3,780	\$3,888	2.9%	49	\$2,712	\$2,784	2.7%	49	\$2,352	\$2,424	3.1%
50 51	\$3,000 \$3.120	\$3,084 \$3,204	2.8% 2.7%	50 51	\$3,912 \$4.068	\$4,032 \$4,188	3.1% 2.9%	50 51	\$2,808 \$2.928	\$2,892 \$3.012	3.0% 2.9%	50 51	\$2,448 \$2.544	\$2,508 \$2.616	2.5% 2.8%
52	\$3,228	\$3,324	3.0%	52	\$4,224	\$4,344	2.8%	52	\$3,024	\$3,108	2.8%	52	\$2,628	\$2,712	3.2%
53	\$3,384	\$3,480	2.8%	53	\$4,404	\$4,524	2.7%	53	\$3,168	\$3,252	2.7%	53	\$2,760	\$2,844	3.0%
54	\$3,528	\$3,624	2.7%	54	\$4,596	\$4,716	2.6%	54	\$3,312	\$3,396	2.5%	54	\$2,880	\$2,952	2.5%
55 56	\$3,660 \$3,816	\$3,768 \$3,924	3.0% 2.8%	55 56	\$4,776 \$4,956	\$4,908 \$5,100	2.8% 2.9%	55 56	\$3,444 \$3,576	\$3,540 \$3,672	2.8% 2.7%	55 56	\$2,988 \$3,120	\$3,072 \$3,204	2.8% 2.7%
57	\$3,960	\$4,068	2.7%	57	\$5,136	\$5,100	2.8%	57	\$3,720	\$3,816	2.6%	57	\$3,120	\$3,324	3.0%
58	\$4,200	\$4,320	2.9%	58	\$5,448	\$5,604	2.9%	58	\$3,948	\$4,056	2.7%	58	\$3,420	\$3,516	2.8%
59	\$4,440	\$4,560	2.7%	59	\$5,748	\$5,916	2.9%	59	\$4,164	\$4,272	2.6%	59	\$3,624	\$3,732	3.0%
60 61	\$4,668 \$4,908	\$4,800 \$5,052	2.8% 2.9%	60 61	\$6,048 \$6,348	\$6,216 \$6,528	2.8% 2.8%	60 61	\$4,380 \$4,608	\$4,500 \$4,740	2.7% 2.9%	60 61	\$3,816 \$4,008	\$3,924 \$4,116	2.8% 2.7%
62	\$5,148	\$5,052 \$5,292	2.8%	62	\$6,648	\$6,840	2.9%	62	\$4,824	\$4,740 \$4,956	2.7%	62	\$4,006 \$4,200	\$4,320	2.7%
63	\$5,424	\$5,568	2.7%	63	\$7,008	\$7,212	2.9%	63	\$5,088	\$5,232	2.8%	63	\$4,428	\$4,548	2.7%
64	\$5,700 \$5,076	\$5,856	2.7%	64	\$7,368 \$7,746	\$7,572	2.8%	64	\$5,340 \$5,604	\$5,496	2.9%	64	\$4,656 \$4,873	\$4,788	2.8%
65+	\$5,976	\$6,144	2.8%	65+	\$7,716	\$7,944	3.0%	65+	\$5,604	\$5,772	3.0%	65+	\$4,872	\$5,004	2.7%

		Proposed	Change in
	Current Annual	Annual	Annual
<u>Age</u> 0	Premium Rate \$1,668	Premium Rate \$1,716	Premium Rate 2.9%
1	\$996	\$1,020	2.4%
2	\$540	\$552	2.2%
3	\$540	\$552	2.2%
4 5	\$540 \$540	\$552 \$552	2.2% 2.2%
6	\$540 \$540	\$552 \$552	2.2%
7	\$540	\$552	2.2%
8	\$540	\$552	2.2%
9	\$540	\$552	2.2%
10 11	\$540 \$540	\$552 \$552	2.2% 2.2%
12	\$540 \$540	\$552 \$552	2.2%
13	\$564	\$576	2.1%
14	\$576	\$588	2.1%
15	\$600	\$612	2.0%
16 17	\$624 \$648	\$636 \$672	1.9% 3.7%
18	\$672	\$696	3.6%
19	\$696	\$720	3.4%
20	\$708	\$732	3.4%
21	\$732	\$756	3.3%
22 23	\$756 \$780	\$768 \$792	1.6% 1.5%
24	\$804	\$828	3.0%
25	\$828	\$852	2.9%
26	\$852	\$876	2.8%
27	\$876	\$900	2.7%
28 29	\$912 \$972	\$936 \$996	2.6% 2.5%
30	\$1,020	\$1,044	2.4%
31	\$1,068	\$1,104	3.4%
32	\$1,116	\$1,152	3.2%
33	\$1,140	\$1,176	3.2%
34 35	\$1,152 \$1,188	\$1,188	3.1% 2.0%
36	\$1,100 \$1,212	\$1,212 \$1,248	3.0%
37	\$1,236	\$1,272	2.9%
38	\$1,272	\$1,308	2.8%
39	\$1,308	\$1,344	2.8%
40 41	\$1,356 \$1,404	\$1,404 \$1,440	3.5% 2.6%
42	\$1,440	\$1,440	2.5%
43	\$1,524	\$1,572	3.1%
44	\$1,620	\$1,656	2.2%
45	\$1,704	\$1,752	2.8%
46 47	\$1,788 \$1,884	\$1,848 \$1,932	3.4% 2.5%
48	\$1,968	\$2,028	3.0%
49	\$2,052	\$2,100	2.3%
50	\$2,136	\$2,196	2.8%
51	\$2,208	\$2,280	3.3%
52 53	\$2,304 \$2,400	\$2,364 \$2,472	2.6% 3.0%
54	\$2,508	\$2,580	2.9%
55	\$2,604	\$2,676	2.8%
56	\$2,712	\$2,784	2.7%
57 58	\$2,808	\$2,892 \$2,072	3.0% 2.8%
58 59	\$2,988 \$3,156	\$3,072 \$3,240	2.8%
60	\$3,324	\$3,408	2.5%
61	\$3,480	\$3,588	3.1%
62	\$3,660	\$3,768	3.0%
63 64	\$3,852 \$4,056	\$3,960 \$4,176	2.8%
65+	\$4,056 \$4,248	\$4,176 \$4,368	3.0% 2.8%
551	ψ.,Δ.	ψ.,500	2.570

	First Dollar 30 - v07012009				First Dollar	40 - v07012009			MC 2500	0 - v07012009			MC 3500	- v07012009	
<b>A</b> ma	Current Annual Premium Rate	Proposed Annual	Change in Annual	A	Current Annual Premium Rate	Proposed Annual	Change in Annual	<b>A</b> ma	Current Annual Premium Rate		Change in Annual	4.00	Current Annual Premium Rate	Proposed Annual	Change in Annual
<u>Age</u> 0	\$6,300	\$6,480	2.9%	<u>Age</u> 0	\$4,812	\$4,944	2.7%	<u>Age</u> 0	\$4,032	\$4,152	Premium Rate 3.0%	<u>Age</u> 0	\$3,216	\$3,312	3.0%
1	\$3,780	\$3,888	2.9%	1	\$2,892	\$2,964	2.5%	1	\$2,412	\$2,484	3.0%	1	\$1,932	\$1,992	3.1%
2	\$2,004	\$2,064	3.0%	2	\$1,536	\$1,584	3.1%	2	\$1,284	\$1,320	2.8%	2	\$1,032	\$1,056	2.3%
3 4	\$2,004 \$2,004	\$2,064 \$2,064	3.0% 3.0%	3 4	\$1,536 \$1,536	\$1,584 \$1,584	3.1% 3.1%	3 4	\$1,284 \$1,284	\$1,320 \$1,320	2.8% 2.8%	3 4	\$1,032 \$1,032	\$1,056 \$1,056	2.3% 2.3%
5	\$2,004 \$2,004	\$2,064	3.0%	5	\$1,536 \$1,536	\$1,584	3.1%	5	\$1,284	\$1,320 \$1,320	2.8%	5	\$1,032 \$1,032	\$1,056	2.3%
6	\$2,004	\$2,064	3.0%	6	\$1,536	\$1,584	3.1%	6	\$1,284	\$1,320	2.8%	6	\$1,032	\$1,056	2.3%
7	\$2,004	\$2,064	3.0%	7	\$1,536	\$1,584	3.1%	7	\$1,284	\$1,320	2.8%	7	\$1,032	\$1,056	2.3%
8 9	\$2,004	\$2,064	3.0%	8 9	\$1,536 \$1,536	\$1,584	3.1%	8 9	\$1,284	\$1,320	2.8% 2.8%	8	\$1,032	\$1,056	2.3%
10	\$2,004 \$2,004	\$2,064 \$2,064	3.0% 3.0%	9 10	\$1,536 \$1,536	\$1,584 \$1,584	3.1% 3.1%	10	\$1,284 \$1,284	\$1,320 \$1,320	2.8%	9 10	\$1,032 \$1,032	\$1,056 \$1,056	2.3% 2.3%
11	\$2,004	\$2,064	3.0%	11	\$1,536	\$1,584	3.1%	11	\$1,284	\$1,320	2.8%	11	\$1,032	\$1,056	2.3%
12	\$2,004	\$2,064	3.0%	12	\$1,536	\$1,584	3.1%	12	\$1,284	\$1,320	2.8%	12	\$1,032	\$1,056	2.3%
13	\$2,100	\$2,160	2.9%	13	\$1,608	\$1,644	2.2%	13	\$1,344	\$1,392	3.6%	13	\$1,068	\$1,104	3.4%
14 15	\$2,172 \$2,268	\$2,232 \$2,328	2.8% 2.6%	14 15	\$1,668 \$1,728	\$1,716 \$1,776	2.9% 2.8%	14 15	\$1,404 \$1,452	\$1,440 \$1,488	2.6% 2.5%	14 15	\$1,116 \$1,152	\$1,152 \$1,188	3.2% 3.1%
16	\$2,352	\$2,424	3.1%	16	\$1,728 \$1,812	\$1,860	2.6%	16	\$1,512	\$1,560	3.2%	16	\$1,132	\$1,248	3.0%
17	\$2,460	\$2,520	2.4%	17	\$1,872	\$1,920	2.6%	17	\$1,560	\$1,608	3.1%	17	\$1,248	\$1,284	2.9%
18	\$2,544	\$2,616	2.8%	18	\$1,944	\$2,004	3.1%	18	\$1,632	\$1,680	2.9%	18	\$1,296	\$1,332	2.8%
19	\$2,580	\$2,652	2.8%	19	\$1,968	\$2,028	3.0%	19	\$1,680	\$1,728	2.9%	19	\$1,344	\$1,392	3.6%
20 21	\$2,640 \$2,712	\$2,724 \$2,784	3.2% 2.7%	20 21	\$2,028 \$2,076	\$2,076 \$2,136	2.4% 2.9%	20 21	\$1,716 \$1,764	\$1,764 \$1,824	2.8% 3.4%	20 21	\$1,392 \$1,416	\$1,428 \$1,452	2.6% 2.5%
22	\$2,772	\$2,856	3.0%	22	\$2,112	\$2,172	2.8%	22	\$1,824	\$1,872	2.6%	22	\$1,464	\$1,500	2.5%
23	\$2,832	\$2,916	3.0%	23	\$2,160	\$2,220	2.8%	23	\$1,872	\$1,920	2.6%	23	\$1,512	\$1,560	3.2%
24	\$2,892	\$2,964	2.5%	24	\$2,208	\$2,280	3.3%	24	\$1,920	\$1,980	3.1%	24	\$1,548	\$1,596	3.1%
25 26	\$2,952 \$3.012	\$3,036 \$3.096	2.8% 2.8%	25 26	\$2,256 \$2.304	\$2,316 \$2.364	2.7% 2.6%	25 26	\$1,968 \$2.028	\$2,028 \$2.076	3.0% 2.4%	25 26	\$1,608 \$1.644	\$1,644	2.2% 2.9%
26 27	\$3,012 \$3,084	\$3,096 \$3,168	2.8% 2.7%	26 27	\$2,304 \$2,352	\$2,364 \$2,424	2.6% 3.1%	26 27	\$2,028 \$2,076	\$2,076 \$2,136	2.4%	26 27	\$1,644 \$1,692	\$1,692 \$1,740	2.9%
28	\$3,216	\$3,312	3.0%	28	\$2,460	\$2,520	2.4%	28	\$2,184	\$2,244	2.7%	28	\$1,776	\$1,836	3.4%
29	\$3,360	\$3,456	2.9%	29	\$2,556	\$2,628	2.8%	29	\$2,292	\$2,352	2.6%	29	\$1,884	\$1,932	2.5%
30	\$3,480	\$3,588	3.1%	30	\$2,676	\$2,748	2.7%	30	\$2,400	\$2,472	3.0%	30	\$1,968	\$2,028	3.0%
31 32	\$3,624 \$3,768	\$3,732 \$3,876	3.0% 2.9%	31 32	\$2,772 \$2,880	\$2,856 \$2,952	3.0% 2.5%	31 32	\$2,520 \$2,616	\$2,592 \$2,700	2.9% 3.2%	31 32	\$2,064 \$2,160	\$2,124 \$2,220	2.9% 2.8%
33	\$3,816	\$3,924	2.8%	33	\$2,916	\$3,000	2.9%	33	\$2,676	\$2,748	2.7%	33	\$2,196	\$2,268	3.3%
34	\$3,864	\$3,972	2.8%	34	\$2,952	\$3,036	2.8%	34	\$2,724	\$2,796	2.6%	34	\$2,256	\$2,316	2.7%
35	\$3,912	\$4,032	3.1%	35	\$2,988	\$3,072	2.8%	35	\$2,772	\$2,856	3.0%	35	\$2,292	\$2,352	2.6%
36	\$3,972	\$4,080	2.7%	36 37	\$3,024	\$3,108	2.8%	36 37	\$2,820	\$2,904	3.0%	36 37	\$2,340	\$2,412	3.1%
37 38	\$4,020 \$4.116	\$4,128 \$4.236	2.7% 2.9%	37 38	\$3,060 \$3.144	\$3,156 \$3.228	3.1% 2.7%	38	\$2,880 \$2.964	\$2,952 \$3,048	2.5% 2.8%	37 38	\$2,388 \$2.472	\$2,460 \$2.532	3.0% 2.4%
39	\$4,224	\$4,344	2.8%	39	\$3,216	\$3,312	3.0%	39	\$3,048	\$3,144	3.1%	39	\$2,544	\$2,616	2.8%
40	\$4,320	\$4,452	3.1%	40	\$3,312	\$3,396	2.5%	40	\$3,144	\$3,228	2.7%	40	\$2,616	\$2,700	3.2%
41	\$4,428	\$4,548	2.7%	41	\$3,384	\$3,480	2.8%	41	\$3,228	\$3,324	3.0%	41	\$2,700	\$2,772	2.7%
42	\$4,524	\$4,656	2.9%	42	\$3,456	\$3,552	2.8%	42	\$3,324	\$3,408	2.5%	42	\$2,772	\$2,856	3.0%
43 44	\$4,776 \$5,028	\$4,908 \$5,172	2.8% 2.9%	43 44	\$3,648 \$3,840	\$3,756 \$3,948	3.0% 2.8%	43 44	\$3,528 \$3,732	\$3,624 \$3,828	2.7% 2.6%	43 44	\$2,952 \$3,132	\$3,036 \$3,216	2.8% 2.7%
45	\$5,268	\$5,412	2.7%	45	\$4,020	\$4,128	2.7%	45	\$3,912	\$4,032	3.1%	45	\$3,300	\$3,384	2.5%
46	\$5,520	\$5,676	2.8%	46	\$4,212	\$4,332	2.8%	46	\$4,116	\$4,236	2.9%	46	\$3,468	\$3,576	3.1%
47	\$5,760	\$5,928	2.9%	47	\$4,404	\$4,524	2.7%	47	\$4,320	\$4,452	3.1%	47	\$3,648	\$3,756	3.0%
48 49	\$5,976 \$6,192	\$6,144 \$6,372	2.8% 2.9%	48 49	\$4,572 \$4,728	\$4,692 \$4,860	2.6% 2.8%	48 49	\$4,500 \$4,692	\$4,632 \$4,824	2.9% 2.8%	48 49	\$3,804 \$3,972	\$3,912 \$4,080	2.8% 2.7%
50	\$6,408	\$6,588	2.8%	50	\$4,896	\$5,040	2.9%	50	\$4,872	\$5,004	2.7%	50	\$4,116	\$4,236	2.7%
51	\$6,612	\$6,804	2.9%	51	\$5,052	\$5,196	2.9%	51	\$5,052	\$5,196	2.9%	51	\$4,284	\$4,404	2.8%
52	\$6,828	\$7,020	2.8%	52	\$5,220	\$5,364	2.8%	52	\$5,244	\$5,388	2.7%	52	\$4,440	\$4,560	2.7%
53	\$7,116	\$7,308	2.7%	53	\$5,436	\$5,580	2.6%	53	\$5,472	\$5,628	2.9%	53	\$4,644	\$4,776	2.8%
54 55	\$7,380 \$7,644	\$7,584 \$7,860	2.8% 2.8%	54 55	\$5,640 \$5,844	\$5,796 \$6,000	2.8% 2.7%	54 55	\$5,700 \$5,928	\$5,856 \$6,096	2.7% 2.8%	54 55	\$4,848 \$5,052	\$4,980 \$5,196	2.7% 2.9%
56	\$7,920	\$8,148	2.9%	56	\$6,060	\$6,228	2.8%	56	\$6,156	\$6,336	2.9%	56	\$5,032 \$5,244	\$5,388	2.7%
57	\$8,196	\$8,424	2.8%	57	\$6,264	\$6,432	2.7%	57	\$6,384	\$6,564	2.8%	57	\$5,448	\$5,604	2.9%
58	\$8,640	\$8,880	2.8%	58	\$6,600	\$6,792	2.9%	58	\$6,768	\$6,960	2.8%	58	\$5,772	\$5,940	2.9%
59	\$9,096	\$9,348	2.8%	59	\$6,948	\$7,140	2.8%	59	\$7,140 \$7,540	\$7,332	2.7%	59	\$6,108	\$6,276	2.8%
60 61	\$9,540 \$9,984	\$9,816 \$10,272	2.9% 2.9%	60 61	\$7,272 \$7,620	\$7,476 \$7,836	2.8% 2.8%	60 61	\$7,512 \$7,884	\$7,728 \$8,112	2.9% 2.9%	60 61	\$6,420 \$6,756	\$6,600 \$6,948	2.8% 2.8%
62	\$9,964 \$10,428	\$10,728	2.9%	62	\$7,968 \$7,968	\$8,184	2.7%	62	\$7,004 \$8,256	\$8,484	2.8%	62	\$7,068	\$6,946 \$7,272	2.9%
63	\$10,992	\$11,304	2.8%	63	\$8,400	\$8,628	2.7%	63	\$8,700	\$8,952	2.9%	63	\$7,452	\$7,668	2.9%
64	\$11,544	\$11,880	2.9%	64	\$8,820	\$9,060	2.7%	64	\$9,144	\$9,408	2.9%	64	\$7,836	\$8,052	2.8%
65+	\$12,108	\$12,456	2.9%	65+	\$9,252	\$9,504	2.7%	65+	\$9,588	\$9,864	2.9%	65+	\$8,220	\$8,448	2.8% Page 36 of

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	MC 5000	- v07012009		MC 7500 - v07012009					Value 1500 - v07012009				Value 2500 - v07012009			
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual	
<u>Age</u> 0	Premium Rate \$2,808	Premium Rate \$2,892	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$2,208	Premium Rate \$2,280	Premium Rate 3.3%	<u>Age</u> 0	Premium Rate \$3,888	Premium Rate \$4,008	Premium Rate 3.1%	<u>Age</u> 0	Premium Rate \$2,964	Premium Rate \$3,048	Premium Rate 2.8%	
1	\$1,680	\$1,728	2.9%	1	\$1,320	\$1,356	2.7%	1	\$2,340	\$2,412	3.1%	1	\$1,776	\$1,836	3.4%	
2	\$900	\$924	2.7%	2	\$708	\$732	3.4%	2	\$1,248	\$1,284	2.9%	2	\$960	\$984	2.5%	
3	\$900	\$924	2.7%	3	\$708	\$732	3.4%	3	\$1,248	\$1,284	2.9%	3	\$960	\$984	2.5%	
4	\$900	\$924	2.7%	4	\$708	\$732	3.4%	4	\$1,248	\$1,284	2.9%	4	\$960	\$984	2.5%	
5 6	\$900 \$900	\$924 \$924	2.7% 2.7%	5 6	\$708 \$708	\$732 \$732	3.4% 3.4%	5 6	\$1,248 \$1.248	\$1,284 \$1.284	2.9% 2.9%	5 6	\$960 \$960	\$984 \$984	2.5% 2.5%	
ნ 7	\$900 \$900	\$924 \$924	2.7%	о 7	\$708 \$708	\$732 \$732	3.4%	7	\$1,248 \$1.248	\$1,284 \$1.284	2.9%	ნ 7	\$960 \$960	\$984 \$984	2.5%	
8	\$900	\$924	2.7%	8	\$708	\$732	3.4%	8	\$1,248	\$1,284	2.9%	8	\$960	\$984	2.5%	
9	\$900	\$924	2.7%	9	\$708	\$732	3.4%	9	\$1,248	\$1,284	2.9%	9	\$960	\$984	2.5%	
10	\$900	\$924	2.7%	10	\$708	\$732	3.4%	10	\$1,248	\$1,284	2.9%	10	\$960	\$984	2.5%	
11	\$900	\$924	2.7%	11	\$708	\$732	3.4%	11	\$1,248	\$1,284	2.9%	11	\$960	\$984	2.5%	
12 13	\$900 \$924	\$924 \$960	2.7% 3.9%	12 13	\$708 \$732	\$732 \$756	3.4% 3.3%	12 13	\$1,248 \$1,296	\$1,284 \$1,332	2.9% 2.8%	12 13	\$960 \$996	\$984 \$1,020	2.5% 2.4%	
14	\$972	\$996	2.5%	14	\$768	\$780 \$780	1.6%	14	\$1,344	\$1,392	3.6%	14	\$1,032	\$1,056	2.3%	
15	\$1,008	\$1,032	2.4%	15	\$804	\$828	3.0%	15	\$1,404	\$1,440	2.6%	15	\$1,068	\$1,104	3.4%	
16	\$1,056	\$1,080	2.3%	16	\$828	\$852	2.9%	16	\$1,464	\$1,500	2.5%	16	\$1,104	\$1,140	3.3%	
17	\$1,092	\$1,128	3.3%	17	\$864	\$888	2.8%	17	\$1,512	\$1,560	3.2%	17	\$1,152	\$1,188	3.1%	
18 19	\$1,128 \$1,176	\$1,164 \$1,200	3.2% 2.0%	18 19	\$900 \$924	\$924 \$960	2.7% 3.9%	18 19	\$1,572 \$1,620	\$1,620 \$1,656	3.1% 2.2%	18 19	\$1,200 \$1,236	\$1,224 \$1,272	2.0% 2.9%	
20	\$1,176 \$1.212	\$1,248	3.0%	20	\$960	\$984	2.5%	20	\$1,656	\$1,704	2.9%	20	\$1,272	\$1,308	2.8%	
21	\$1,236	\$1,272	2.9%	21	\$984	\$1,008	2.4%	21	\$1,692	\$1,740	2.8%	21	\$1,296	\$1,332	2.8%	
22	\$1,272	\$1,308	2.8%	22	\$1,008	\$1,032	2.4%	22	\$1,740	\$1,788	2.8%	22	\$1,332	\$1,368	2.7%	
23	\$1,308	\$1,344	2.8%	23	\$1,044	\$1,068	2.3%	23	\$1,776	\$1,836	3.4%	23	\$1,368	\$1,416	3.5%	
24	\$1,356 \$1,404	\$1,404	3.5%	24	\$1,068 \$1,104	\$1,104	3.4%	24	\$1,824	\$1,872	2.6%	24	\$1,416	\$1,452	2.5%	
25 26	\$1,404 \$1.440	\$1,440 \$1.476	2.6% 2.5%	25 26	\$1,104 \$1.128	\$1,140 \$1.164	3.3% 3.2%	25 26	\$1,872 \$1.908	\$1,920 \$1.968	2.6% 3.1%	25 26	\$1,452 \$1.488	\$1,488 \$1,536	2.5% 3.2%	
27	\$1,476	\$1,512	2.4%	27	\$1,152	\$1,188	3.1%	27	\$1,956	\$2,016	3.1%	27	\$1,524	\$1,572	3.1%	
28	\$1,548	\$1,596	3.1%	28	\$1,236	\$1,272	2.9%	28	\$2,052	\$2,100	2.3%	28	\$1,608	\$1,644	2.2%	
29	\$1,644	\$1,692	2.9%	29	\$1,296	\$1,332	2.8%	29	\$2,148	\$2,208	2.8%	29	\$1,692	\$1,740	2.8%	
30	\$1,716	\$1,764	2.8%	30	\$1,356	\$1,404	3.5%	30	\$2,244	\$2,304	2.7%	30	\$1,764	\$1,824	3.4%	
31 32	\$1,812 \$1,884	\$1,860 \$1,932	2.6% 2.5%	31 32	\$1,428 \$1,488	\$1,464 \$1,536	2.5% 3.2%	31 32	\$2,340 \$2,424	\$2,412 \$2,496	3.1% 3.0%	31 32	\$1,848 \$1,932	\$1,896 \$1,992	2.6% 3.1%	
33	\$1,920	\$1,980	3.1%	33	\$1,512	\$1,560	3.2%	33	\$2,484	\$2,556	2.9%	33	\$1,968	\$2,028	3.0%	
34	\$1,956	\$2,016	3.1%	34	\$1,548	\$1,596	3.1%	34	\$2,520	\$2,592	2.9%	34	\$2,004	\$2,064	3.0%	
35	\$1,992	\$2,052	3.0%	35	\$1,572	\$1,620	3.1%	35	\$2,556	\$2,628	2.8%	35	\$2,040	\$2,088	2.4%	
36	\$2,052	\$2,100	2.3%	36	\$1,620	\$1,656	2.2%	36	\$2,592	\$2,664	2.8%	36	\$2,076	\$2,136	2.9%	
37 38	\$2,088 \$2.148	\$2,148 \$2.208	2.9% 2.8%	37 38	\$1,644 \$1.692	\$1,692 \$1.740	2.9% 2.8%	37 38	\$2,628 \$2.712	\$2,712 \$2.784	3.2% 2.7%	37 38	\$2,112 \$2,172	\$2,172 \$2.232	2.8% 2.8%	
39	\$2,146	\$2,200	3.3%	39	\$1,752	\$1,740	2.7%	39	\$2,712	\$2,764	3.0%	39	\$2,172	\$2,232	2.7%	
40	\$2,292	\$2,352	2.6%	40	\$1,812	\$1,860	2.6%	40	\$2,868	\$2,940	2.5%	40	\$2,316	\$2,376	2.6%	
41	\$2,352	\$2,424	3.1%	41	\$1,860	\$1,908	2.6%	41	\$2,940	\$3,024	2.9%	41	\$2,376	\$2,448	3.0%	
42	\$2,424	\$2,496	3.0%	42	\$1,908	\$1,968	3.1%	42	\$3,012	\$3,096	2.8%	42	\$2,448	\$2,508	2.5%	
43 44	\$2,568 \$2,724	\$2,640 \$2,796	2.8% 2.6%	43 44	\$2,040 \$2,148	\$2,088 \$2,208	2.4% 2.8%	43 44	\$3,180 \$3,360	\$3,276 \$3,456	3.0% 2.9%	43 44	\$2,592 \$2,736	\$2,664 \$2,808	2.8% 2.6%	
45	\$2,880	\$2,750	2.5%	45	\$2,268	\$2,328	2.6%	45	\$3.528	\$3,624	2.7%	45	\$2,892	\$2,964	2.5%	
46	\$3,024	\$3,108	2.8%	46	\$2,388	\$2,460	3.0%	46	\$3,696	\$3,804	2.9%	46	\$3,024	\$3,108	2.8%	
47	\$3,180	\$3,276	3.0%	47	\$2,508	\$2,580	2.9%	47	\$3,876	\$3,984	2.8%	47	\$3,180	\$3,276	3.0%	
48	\$3,324	\$3,408	2.5%	48	\$2,616	\$2,700	3.2%	48	\$4,032	\$4,152	3.0%	48	\$3,324	\$3,408	2.5%	
49 50	\$3,456 \$3,600	\$3,552 \$3,696	2.8% 2.7%	49 50	\$2,736 \$2,832	\$2,808 \$2,916	2.6% 3.0%	49 50	\$4,188 \$4,332	\$4,308 \$4,464	2.9% 3.0%	49 50	\$3,444 \$3,588	\$3,540 \$3,684	2.8% 2.7%	
51	\$3,744	\$3,840	2.6%	51	\$2,952	\$3,036	2.8%	51	\$4,500	\$4,632	2.9%	51	\$3,720	\$3,816	2.6%	
52	\$3,876	\$3,984	2.8%	52	\$3,060	\$3,156	3.1%	52	\$4,656	\$4,788	2.8%	52	\$3,852	\$3,960	2.8%	
53	\$4,056	\$4,176	3.0%	53	\$3,192	\$3,288	3.0%	53	\$4,848	\$4,980	2.7%	53	\$4,020	\$4,128	2.7%	
54	\$4,224	\$4,344	2.8%	54	\$3,336	\$3,432	2.9%	54	\$5,040	\$5,184	2.9%	54	\$4,200	\$4,320	2.9%	
55 56	\$4,404 \$4.584	\$4,524 \$4.704	2.7% 2.6%	55 56	\$3,468 \$3.612	\$3,576 \$3,720	3.1% 3.0%	55 56	\$5,244 \$5.436	\$5,388 \$5,580	2.7% 2.6%	55 56	\$4,368 \$4.524	\$4,488 \$4.656	2.7% 2.9%	
56 57	\$4,752	\$4,704 \$4,896	3.0%	56 57	\$3,756	\$3,720 \$3,864	2.9%	56 57	\$5,436 \$5,640	\$5,796	2.8%	56 57	\$4,524 \$4,692	\$4,824	2.8%	
58	\$5,040	\$5,184	2.9%	58	\$3,972	\$4,080	2.7%	58	\$5,952	\$6,120	2.8%	58	\$4,968	\$5,112	2.9%	
59	\$5,316	\$5,472	2.9%	59	\$4,200	\$4,320	2.9%	59	\$6,276	\$6,444	2.7%	59	\$5,256	\$5,400	2.7%	
60	\$5,604	\$5,772	3.0%	60	\$4,428	\$4,548	2.7%	60	\$6,588	\$6,780	2.9%	60	\$5,520	\$5,676	2.8%	
61	\$5,892 \$6,190	\$6,060	2.9%	61	\$4,644 \$4,972	\$4,776 \$5,004	2.8%	61 62	\$6,912 \$7,224	\$7,104 \$7,429	2.8%	61	\$5,796 \$6,094	\$5,964 \$6,252	2.9%	
62 63	\$6,180 \$6.516	\$6,360 \$6,696	2.9% 2.8%	62 63	\$4,872 \$5,136	\$5,004 \$5,280	2.7% 2.8%	63	\$7,224 \$7,620	\$7,428 \$7,836	2.8% 2.8%	62 63	\$6,084 \$6,396	\$6,252 \$6,576	2.8% 2.8%	
64	\$6,840	\$7,032	2.8%	64	\$5,388	\$5,544	2.9%	64	\$8,004	\$8,232	2.8%	64	\$6,732	\$6,924	2.9%	
65+	\$7,176	\$7,380	2.8%	65+	\$5,664	\$5,820	2.8%	65+	\$8,400	\$8,628	2.7%	65+	\$7,056	\$7,260	2.9% Page 37 of	

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	Value 5000 - v07012009				Value 80	00 - v07012009		High	High Deductible MC 3000 (HSA Compatible) - 07012009				High Deductible MC 5000 (HSA Compatible) - 07012009			
	Current Annual	Proposed Annual	Change in Annual		Current Annual		Change in Annual		Current Annual		Change in Annual		Current Annual	Proposed Annual	Change in Annual	
<u>Age</u> 0	Premium Rate \$2,424	Premium Rate \$2,496	Premium Rate 3.0%	<u>Age</u>	Premium Rate \$1,752	Premium Rate \$1,800	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$3,612	\$3,720	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$2,904	\$2,988	Premium Rate 2.9%	
1	\$2,424 \$1,452	\$2,496 \$1,488	3.0% 2.5%	1	\$1,752 \$1,056	\$1,800	2.7%	1	\$3,612 \$2,160	\$3,720 \$2,220	2.8%	1	\$2,904 \$1,740	\$2,988 \$1,788	2.9%	
2	\$780	\$792	1.5%	2	\$564	\$576	2.1%	2	\$1,152	\$1,188	3.1%	2	\$924	\$960	3.9%	
3	\$780	\$792	1.5%	3	\$564	\$576	2.1%	3	\$1,152	\$1,188	3.1%	3	\$924	\$960	3.9%	
4	\$780	\$792	1.5%	4	\$564	\$576	2.1%	4	\$1,152	\$1,188	3.1%	4	\$924	\$960	3.9%	
5	\$780	\$792	1.5%	5	\$564	\$576	2.1%	5	\$1,152	\$1,188	3.1%	5	\$924	\$960	3.9%	
6	\$780	\$792	1.5%	6	\$564	\$576	2.1%	6	\$1,152	\$1,188	3.1%	6	\$924	\$960	3.9%	
7	\$780	\$792	1.5%	7	\$564	\$576	2.1%	7	\$1,152	\$1,188	3.1%	7	\$924	\$960	3.9%	
8 9	\$780 \$780	\$792 \$792	1.5%	8	\$564 \$564	\$576 \$576	2.1% 2.1%	8	\$1,152	\$1,188	3.1% 3.1%	8 9	\$924 \$924	\$960 \$960	3.9%	
10	\$780 \$780	\$792 \$792	1.5% 1.5%	10	****	\$576 \$576	2.1%	10	\$1,152 \$1,152	\$1,188 \$1,188	3.1%	10	\$924 \$924	\$960 \$960	3.9% 3.9%	
11	\$780 \$780	\$792 \$792	1.5%	11	\$564	\$576 \$576	2.1%	11	\$1,152 \$1,152	\$1,188	3.1%	11	\$924 \$924	\$960	3.9%	
12	\$780	\$792	1.5%	12		\$576	2.1%	12	\$1,152	\$1,188	3.1%	12	\$924	\$960	3.9%	
13	\$804	\$828	3.0%	13		\$600	2.0%	13	\$1,200	\$1,224	2.0%	13	\$972	\$996	2.5%	
14	\$840	\$864	2.9%	14	\$612	\$624	2.0%	14	\$1,248	\$1,284	2.9%	14	\$1,008	\$1,032	2.4%	
15	\$876	\$900	2.7%	15		\$660	3.8%	15	\$1,296	\$1,332	2.8%	15	\$1,044	\$1,068	2.3%	
16	\$900	\$924	2.7%	16	*	\$684	3.6%	16	\$1,344	\$1,392	3.6%	16	\$1,080	\$1,116	3.3%	
17	\$936	\$972	3.8%	17	\$684	\$708	3.5%	17	\$1,404	\$1,440	2.6%	17	\$1,128	\$1,164	3.2%	
18 19	\$984 \$1,020	\$1,008 \$1,044	2.4% 2.4%	18 19		\$732 \$756	3.4% 3.3%	18 19	\$1,464 \$1,500	\$1,500 \$1,548	2.5% 3.2%	18 19	\$1,176 \$1,296	\$1,200 \$1,332	2.0% 2.8%	
20	\$1,044	\$1,044	2.3%	20		\$768	1.6%	20	\$1,536	\$1,584	3.1%	20	\$1,248	\$1,284	2.9%	
21	\$1,068	\$1,104	3.4%	21	\$780	\$792	1.5%	21	\$1,572	\$1,620	3.1%	21	\$1,284	\$1,320	2.8%	
22	\$1,104	\$1,140	3.3%	22	\$804	\$828	3.0%	22	\$1,632	\$1,680	2.9%	22	\$1,320	\$1,356	2.7%	
23	\$1,128	\$1,164	3.2%	23	\$828	\$852	2.9%	23	\$1,668	\$1,716	2.9%	23	\$1,356	\$1,404	3.5%	
24	\$1,176	\$1,200	2.0%	24	\$852	\$876	2.8%	24	\$1,716	\$1,764	2.8%	24	\$1,404	\$1,440	2.6%	
25	\$1,212	\$1,248	3.0% 2.9%	25 26	\$876 \$900	\$900 \$924	2.7% 2.7%	25	\$1,764	\$1,824	3.4% 2.6%	25 26	\$1,440 \$1.488	\$1,476	2.5% 3.2%	
26 27	\$1,236 \$1,272	\$1,272 \$1,308	2.9%	26 27	\$900 \$924	\$924 \$960	2.7% 3.9%	26 27	\$1,812 \$1,860	\$1,860 \$1,908	2.6%	26 27	\$1,488 \$1,524	\$1,536 \$1,572	3.2% 3.1%	
28	\$1,344	\$1,308	3.6%	28	\$984	\$1,008	2.4%	28	\$1,956	\$2,016	3.1%	28	\$1,620	\$1,656	2.2%	
29	\$1,416	\$1,452	2.5%	29	\$1,032	\$1,056	2.3%	29	\$2,052	\$2,100	2.3%	29	\$1,692	\$1,740	2.8%	
30	\$1,488	\$1,536	3.2%	30	\$1,080	\$1,116	3.3%	30	\$2,148	\$2,208	2.8%	30	\$1,776	\$1,836	3.4%	
31	\$1,548	\$1,596	3.1%	31	\$1,128	\$1,164	3.2%	31	\$2,256	\$2,316	2.7%	31	\$1,860	\$1,908	2.6%	
32	\$1,632	\$1,680	2.9%	32	\$1,188	\$1,212	2.0%	32	\$2,340	\$2,412	3.1%	32	\$1,944	\$2,004	3.1%	
33	\$1,656	\$1,704	2.9%	33	\$1,212	\$1,248	3.0%	33	\$2,388 \$2,448	\$2,460	3.0%	33	\$1,980	\$2,040	3.0% 2.4%	
34 35	\$1,692 \$1,728	\$1,740 \$1,776	2.8% 2.8%	34 35	\$1,236 \$1,260	\$1,272 \$1,296	2.9% 2.9%	34 35	\$2,448 \$2,484	\$2,508 \$2,556	2.5% 2.9%	34 35	\$2,028 \$2,076	\$2,076 \$2,136	2.4%	
36	\$1,764	\$1,824	3.4%	36	\$1,284	\$1,320	2.8%	36	\$2,532	\$2,604	2.8%	36	\$2,112	\$2,172	2.8%	
37	\$1,788	\$1,848	3.4%	37	\$1,308	\$1,344	2.8%	37	\$2,580	\$2,652	2.8%	37	\$2,148	\$2,208	2.8%	
38	\$1,860	\$1,908	2.6%	38	\$1,344	\$1,392	3.6%	38	\$2,664	\$2,736	2.7%	38	\$2,232	\$2,292	2.7%	
39	\$1,920	\$1,980	3.1%	39	\$1,392	\$1,428	2.6%	39	\$2,736	\$2,808	2.6%	39	\$2,292	\$2,352	2.6%	
40	\$1,968	\$2,028	3.0%	40	\$1,440	\$1,476	2.5%	40	\$2,808	\$2,892	3.0%	40	\$2,364	\$2,436	3.0%	
41	\$2,040	\$2,088 \$2,148	2.4% 2.9%	41 42	\$1,476	\$1,512	2.4%	41	\$2,892 \$2.964	\$2,964	2.5% 2.8%	41	\$2,424 \$2.508	\$2,496	3.0%	
42 43	\$2,088 \$2,232	\$2,148 \$2,292	2.9% 2.7%	42		\$1,560 \$1,656	3.2% 2.2%	42 43	\$2,964 \$3,144	\$3,048 \$3,228	2.8% 2.7%	42 43	\$2,508 \$2,664	\$2,580 \$2,736	2.9% 2.7%	
44	\$2,352	\$2,424	3.1%	44	\$1,704	\$1,752	2.8%	44	\$3,336	\$3,432	2.9%	44	\$2,820	\$2,730	3.0%	
45	\$2,484	\$2,556	2.9%	45		\$1,860	2.6%	45	\$3,516	\$3,612	2.7%	45	\$2,976	\$3,060	2.8%	
46	\$2,616	\$2,700	3.2%	46		\$1,944	2.5%	46	\$3,684	\$3,792	2.9%	46	\$3,132	\$3,216	2.7%	
47	\$2,748	\$2,820	2.6%	47	\$1,992	\$2,052	3.0%	47	\$3,864	\$3,972	2.8%	47	\$3,300	\$3,384	2.5%	
48	\$2,868	\$2,940	2.5%	48	\$2,088	\$2,148	2.9%	48	\$4,032	\$4,152	3.0%	48	\$3,432	\$3,528	2.8%	
49	\$2,988	\$3,072	2.8%	49	\$2,172	\$2,232	2.8%	49	\$4,200	\$4,320	2.9%	49	\$3,576	\$3,672	2.7%	
50 51	\$3,108	\$3,192	2.7%	50 51	\$2,256	\$2,316	2.7%	50 51	\$4,368	\$4,488	2.7% 2.9%	50	\$3,732	\$3,828	2.6%	
52	\$3,228 \$3,348	\$3,324 \$3,444	3.0% 2.9%	52	\$2,340 \$2,424	\$2,412 \$2,496	3.1% 3.0%	52	\$4,512 \$4,680	\$4,644 \$4,812	2.8%	51 52	\$3,864 \$4,008	\$3,972 \$4,116	2.8% 2.7%	
53	\$3,504	\$3,600	2.7%	53	\$2,544	\$2,616	2.8%	53	\$4,884	\$5,028	2.9%	53	\$4,200	\$4,320	2.9%	
54	\$3,648	\$3,756	3.0%	54	\$2,640	\$2,724	3.2%	54	\$5,100	\$5,244	2.8%	54	\$4,380	\$4,500	2.7%	
55	\$3,804	\$3,912	2.8%	55	\$2,760	\$2,844	3.0%	55	\$5,304	\$5,460	2.9%	55	\$4,548	\$4,680	2.9%	
56	\$3,960	\$4,068	2.7%	56	\$2,880	\$2,952	2.5%	56	\$5,508	\$5,664	2.8%	56	\$4,728	\$4,860	2.8%	
57	\$4,104	\$4,224	2.9%	57	\$2,976	\$3,060	2.8%	57	\$5,712	\$5,868	2.7%	57	\$4,908	\$5,052	2.9%	
58	\$4,356	\$4,476	2.8%	58	\$3,156	\$3,240	2.7%	58	\$6,048	\$6,216	2.8%	58	\$5,220	\$5,364	2.8%	
59 60	\$4,596 \$4,836	\$4,716 \$4,968	2.6% 2.7%	59 60	\$3,336	\$3,432 \$3,612	2.9% 2.7%	59 60	\$6,384 \$6,720	\$6,564 \$6,912	2.8% 2.9%	59 60	\$5,508 \$5,796	\$5,664	2.8% 2.9%	
61	\$4,836 \$5,088	\$4,968 \$5,232	2.7%	61	\$3,516 \$3,684	\$3,612	2.7%	61	\$6,720 \$7,044	\$6,912 \$7,248	2.9%	61	\$5,796 \$6,096	\$5,964 \$6,264	2.9%	
62	\$5,066 \$5,328	\$5,232 \$5,484	2.6%	62	\$3,864 \$3,864	\$3,792 \$3,972	2.8%	62	\$7,044 \$7,392	\$7,246 \$7,596	2.8%	62	\$6,384	\$6,564	2.8%	
63	\$5,628	\$5,784	2.8%	63	\$4,080	\$4,200	2.9%	63	\$7,788	\$8,004	2.8%	63	\$6,732	\$6,924	2.9%	
64	\$5,904	\$6,072	2.8%	64	\$4,284	\$4,404	2.8%	64	\$8,184	\$8,412	2.8%	64	\$7,068	\$7,272	2.9%	
65+	\$6,192	\$6,372	2.9%	65+	\$4,488	\$4,620	2.9%	65+	\$8,568	\$8,820	2.9%	65+	\$7,416	\$7,620	2.8% Page 38 of	

2.8% Page 38 of 45

	Buy Down 6500				MC 2500 with L	imited Rx - 0701	2009		MC 5000 with L	imited Rx - 0701	2009	Preventative and Hospital Care 1250 - 07012009			
		Proposed	Change in			Proposed	Change in			Proposed	Change in			Proposed	Change in
Age	Current Annual Premium Rate	Annual Premium Pate	Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Rate	Age	Current Annual Premium Rate		Annual Premium Rate	Age	Current Annual Premium Rate	Annual Premium Rate	Annual Premium Pate
0	\$2,736	\$2,808	2.6%	0	\$3,804	\$3,912	2.8%	0	\$2,568	\$2,640	2.8%	0	\$2,244	\$2,304	2.7%
1	\$1,644	\$1,692	2.9%	1	\$2,280	\$2,340	2.6%	1	\$1,536	\$1,584	3.1%	1	\$1,332	\$1,368	2.7%
2	\$876 \$876	\$900 \$900	2.7% 2.7%	2	\$1,224 \$1,224	\$1,260 \$1,260	2.9% 2.9%	2	\$828 \$828	\$852 \$852	2.9% 2.9%	2	\$708 \$708	\$732 \$732	3.4% 3.4%
4	\$876	\$900	2.7%	4	\$1,224	\$1,260	2.9%	4	\$828	\$852 \$852	2.9%	4	\$708 \$708	\$732 \$732	3.4%
5	\$876	\$900	2.7%	5	\$1,224	\$1,260	2.9%	5	\$828	\$852	2.9%	5	\$708	\$732	3.4%
6 7	\$876	\$900	2.7%	6	\$1,224	\$1,260	2.9%	6 7	\$828	\$852	2.9%	6	\$708	\$732	3.4%
8	\$876 \$876	\$900 \$900	2.7% 2.7%	7 8	\$1,224 \$1,224	\$1,260 \$1,260	2.9% 2.9%	/ 8	\$828 \$828	\$852 \$852	2.9% 2.9%	7 8	\$708 \$708	\$732 \$732	3.4% 3.4%
9	\$876	\$900	2.7%	9	\$1,224	\$1,260	2.9%	9	\$828	\$852	2.9%	9	\$708	\$732	3.4%
10	\$876	\$900	2.7%	10	\$1,224	\$1,260	2.9%	10	\$828	\$852	2.9%	10	\$708	\$732	3.4%
11 12	\$876 \$876	\$900 \$900	2.7% 2.7%	11 12	\$1,224 \$1,224	\$1,260 \$1,260	2.9% 2.9%	11 12	\$828 \$828	\$852 \$852	2.9% 2.9%	11 12	\$708 \$708	\$732 \$732	3.4% 3.4%
13	\$912	\$936	2.6%	13	\$1,260	\$1,296	2.9%	13	\$852	\$876	2.8%	13	\$700 \$732	\$756	3.3%
14	\$936	\$972	3.8%	14	\$1,308	\$1,344	2.8%	14	\$888	\$912	2.7%	14	\$780	\$792	1.5%
15	\$984	\$1,008	2.4%	15	\$1,368	\$1,416	3.5%	15	\$924	\$960	3.9%	15 16	\$804 \$840	\$828	3.0%
16 17	\$1,032 \$1.068	\$1,056 \$1,104	2.3% 3.4%	16 17	\$1,428 \$1,476	\$1,464 \$1,512	2.5% 2.4%	16 17	\$972 \$1,008	\$996 \$1.032	2.5% 2.4%	16 17	\$840 \$864	\$864 \$888	2.9% 2.8%
18	\$1,104	\$1,140	3.3%	18	\$1,536	\$1,584	3.1%	18	\$1,044	\$1,068	2.3%	18	\$900	\$924	2.7%
19	\$1,140	\$1,176	3.2%	19	\$1,572	\$1,620	3.1%	19	\$1,068	\$1,104	3.4%	19	\$924	\$960	3.9%
20 21	\$1,176 \$1,212	\$1,200 \$1,248	2.0% 3.0%	20 21	\$1,632 \$1,668	\$1,680 \$1,716	2.9% 2.9%	20 21	\$1,104 \$1,128	\$1,140 \$1,164	3.3% 3.2%	20 21	\$960 \$984	\$984 \$1,008	2.5% 2.4%
22	\$1,212 \$1,248	\$1,246 \$1,284	2.9%	22	\$1,716	\$1,764	2.8%	22	\$1,176	\$1,104	2.0%	22	\$1,020	\$1,008	2.4%
23	\$1,284	\$1,320	2.8%	23	\$1,752	\$1,800	2.7%	23	\$1,212	\$1,248	3.0%	23	\$1,044	\$1,068	2.3%
24	\$1,320	\$1,356	2.7%	24	\$1,812	\$1,860	2.6%	24	\$1,236	\$1,272	2.9%	24	\$1,080	\$1,116	3.3%
25 26	\$1,356 \$1,404	\$1,404 \$1,440	3.5% 2.6%	25 26	\$1,860 \$1,908	\$1,908 \$1,968	2.6% 3.1%	25 26	\$1,272 \$1,308	\$1,308 \$1,344	2.8% 2.8%	25 26	\$1,104 \$1,140	\$1,140 \$1,176	3.3% 3.2%
27	\$1,440	\$1,476	2.5%	27	\$1,956	\$2,016	3.1%	27	\$1,344	\$1,392	3.6%	27	\$1,176	\$1,200	2.0%
28	\$1,512	\$1,560	3.2%	28	\$2,064	\$2,124	2.9%	28	\$1,428	\$1,464	2.5%	28	\$1,236	\$1,272	2.9%
29 30	\$1,596	\$1,632	2.3% 2.9%	29 30	\$2,160	\$2,220	2.8% 2.6%	29 30	\$1,500	\$1,548	3.2% 3.1%	29 30	\$1,296	\$1,332	2.8% 3.5%
30 31	\$1,680 \$1,752	\$1,728 \$1,800	2.9% 2.7%	30 31	\$2,268 \$2,364	\$2,328 \$2,436	2.6% 3.0%	30 31	\$1,572 \$1,644	\$1,620 \$1,692	3.1% 2.9%	30 31	\$1,368 \$1,440	\$1,416 \$1,476	3.5% 2.5%
32	\$1,836	\$1,884	2.6%	32	\$2,472	\$2,532	2.4%	32	\$1,716	\$1,764	2.8%	32	\$1,500	\$1,548	3.2%
33	\$1,872	\$1,920	2.6%	33	\$2,520	\$2,592	2.9%	33	\$1,752	\$1,800	2.7%	33	\$1,524	\$1,572	3.1%
34 35	\$1,908 \$1,944	\$1,968 \$2,004	3.1% 3.1%	34 35	\$2,568 \$2,604	\$2,640 \$2,676	2.8% 2.8%	34 35	\$1,788 \$1,836	\$1,848 \$1,884	3.4% 2.6%	34 35	\$1,560 \$1,596	\$1,608 \$1,632	3.1% 2.3%
36	\$1,980	\$2,040	3.0%	36	\$2,664	\$2,736	2.7%	36	\$1,872	\$1,920	2.6%	36	\$1,632	\$1,680	2.9%
37	\$2,028	\$2,076	2.4%	37	\$2,712	\$2,784	2.7%	37	\$1,908	\$1,968	3.1%	37	\$1,656	\$1,704	2.9%
38	\$2,100	\$2,160	2.9%	38	\$2,784	\$2,868	3.0%	38	\$1,968	\$2,028	3.0%	38	\$1,704	\$1,752	2.8%
39 40	\$2,160 \$2,232	\$2,220 \$2,292	2.8% 2.7%	39 40	\$2,880 \$2,964	\$2,952 \$3,048	2.5% 2.8%	39 40	\$2,028 \$2,088	\$2,076 \$2,148	2.4% 2.9%	39 40	\$1,764 \$1,824	\$1,824 \$1,872	3.4% 2.6%
41	\$2,292	\$2,352	2.6%	41	\$3,036	\$3,132	3.2%	41	\$2,148	\$2,208	2.8%	41	\$1,872	\$1,920	2.6%
42	\$2,364	\$2,436	3.0%	42	\$3,132	\$3,216	2.7%	42	\$2,208	\$2,280	3.3%	42	\$1,932	\$1,992	3.1%
43 44	\$2,508 \$2.664	\$2,580 \$2.736	2.9% 2.7%	43 44	\$3,324 \$3.516	\$3,408 \$3,612	2.5% 2.7%	43 44	\$2,352 \$2.496	\$2,424 \$2,568	3.1% 2.9%	43 44	\$2,052 \$2.172	\$2,100 \$2.232	2.3% 2.8%
45	\$2,664 \$2.796	\$2,736 \$2.880	3.0%	44	\$3,516 \$3.684	\$3,612 \$3.792	2.7%	44	\$2,496 \$2.628	\$2,500 \$2.712	3.2%	44	\$2,172 \$2.292	\$2,232 \$2.352	2.6%
46	\$2,952	\$3,036	2.8%	46	\$3,876	\$3,984	2.8%	46	\$2,772	\$2,856	3.0%	46	\$2,400	\$2,472	3.0%
47	\$3,108	\$3,192	2.7%	47	\$4,068	\$4,188	2.9%	47	\$2,916	\$3,000	2.9%	47	\$2,532	\$2,604	2.8%
48 49	\$3,228 \$3,372	\$3,324 \$3,468	3.0% 2.8%	48 49	\$4,248 \$4,416	\$4,368 \$4,536	2.8% 2.7%	48 49	\$3,036 \$3,168	\$3,132 \$3,252	3.2% 2.7%	48 49	\$2,640 \$2,748	\$2,724 \$2,820	3.2% 2.6%
50	\$3,516	\$3,612	2.7%	50	\$4,596	\$4,716	2.6%	50	\$3,300	\$3,384	2.5%	50	\$2,868	\$2,940	2.5%
51	\$3,636	\$3,744	3.0%	51	\$4,752	\$4,896	3.0%	51	\$3,420	\$3,516	2.8%	51	\$2,976	\$3,060	2.8%
52 53	\$3,780	\$3,888 \$4.068	2.9% 2.7%	52 53	\$4,932	\$5,076 \$5,292	2.9% 2.8%	52 53	\$3,552 \$3,696	\$3,648 \$3,804	2.7% 2.9%	52 53	\$3,096 \$3,228	\$3,180	2.7% 3.0%
53 54	\$3,960 \$4,116	\$4,066 \$4,236	2.7%	53 54	\$5,148 \$5,364	\$5,292 \$5,520	2.6%	53 54	\$3,864	\$3,004 \$3,972	2.8%	53 54	\$3,226 \$3,360	\$3,324 \$3,456	2.9%
55	\$4,284	\$4,404	2.8%	55	\$5,580	\$5,748	3.0%	55	\$4,020	\$4,128	2.7%	55	\$3,504	\$3,600	2.7%
56	\$4,464	\$4,596	3.0%	56	\$5,796	\$5,964	2.9%	56	\$4,188	\$4,308	2.9%	56	\$3,636	\$3,744	3.0%
57 58	\$4,632 \$4,908	\$4,764 \$5,052	2.8% 2.9%	57 58	\$6,012 \$6,372	\$6,192 \$6,552	3.0% 2.8%	57 58	\$4,356 \$4,608	\$4,476 \$4,740	2.8% 2.9%	57 58	\$3,780 \$4.008	\$3,888 \$4,116	2.9% 2.7%
59	\$5,184	\$5,032 \$5,340	3.0%	59	\$6,720	\$6,912	2.9%	59	\$4,872	\$5,004	2.7%	59	\$4,236	\$4,356	2.8%
60	\$5,472	\$5,628	2.9%	60	\$7,068	\$7,272	2.9%	60	\$5,124	\$5,268	2.8%	60	\$4,464	\$4,596	3.0%
61	\$5,736	\$5,904	2.9%	61	\$7,428	\$7,644	2.9%	61	\$5,376	\$5,532	2.9%	61	\$4,692	\$4,824	2.8%
62 63	\$6,012 \$6,348	\$6,192 \$6,528	3.0% 2.8%	62 63	\$7,788 \$8,196	\$8,004 \$8,424	2.8% 2.8%	62 63	\$5,652 \$5,952	\$5,808 \$6,120	2.8% 2.8%	62 63	\$4,908 \$5,172	\$5,052 \$5,328	2.9% 3.0%
64	\$6,660	\$6,852	2.9%	64	\$8,616	\$8,856	2.8%	64	\$6,264	\$6,432	2.7%	64	\$5,448	\$5,604	2.9%
65+	\$6,984	\$7,176	2.7%	65+	\$9,036	\$9,288	2.8%	65+	\$6,552	\$6,732	2.7%	65+	\$5,712	\$5,868	2.7%

	Current Annual	Proposed Annual	Change in Annual
Age	Premium Rate	Premium Rate	Premium Rate
0	\$1,944	\$2,004	3.1%
1	\$1,176	\$1,200	2.0%
2	\$624 \$624	\$636	1.9%
4	\$624 \$624	\$636 \$636	1.9% 1.9%
5	\$624 \$624	\$636	1.9%
6	\$624	\$636	1.9%
7	\$624	\$636	1.9%
8	\$624	\$636	1.9%
9	\$624	\$636	1.9%
10	\$624	\$636	1.9%
11	\$624	\$636	1.9%
12	\$624	\$636	1.9%
13	\$648	\$672	3.7%
14	\$672	\$696	3.6%
15 16	\$696 \$720	\$720 \$744	3.4% 3.3%
17	\$720 \$768	\$780	1.6%
18	\$708 \$792	\$816	3.0%
19	\$816	\$840	2.9%
20	\$840	\$864	2.9%
21	\$852	\$876	2.8%
22	\$888	\$912	2.7%
23	\$912	\$936	2.6%
24	\$936	\$972	3.8%
25	\$972	\$996	2.5%
26	\$996	\$1,020	2.4%
27	\$1,020	\$1,044	2.4%
28	\$1,080 \$1,128	\$1,116 \$1,164	3.3% 3.2%
29 30	\$1,120	\$1,164	2.0%
31	\$1,248	\$1,284	2.9%
32	\$1,308	\$1,344	2.8%
33	\$1,332	\$1,368	2.7%
34	\$1,356	\$1,404	3.5%
35	\$1,392	\$1,428	2.6%
36	\$1,416	\$1,452	2.5%
37	\$1,440	\$1,476	2.5%
38	\$1,488	\$1,536	3.2%
39	\$1,536	\$1,584	3.1%
40 41	\$1,596 \$1,632	\$1,632 \$1,680	2.3% 2.9%
42	\$1,680	\$1,728	2.9%
43	\$1,776	\$1,836	3.4%
44	\$1,896	\$1,944	2.5%
45	\$1,992	\$2,052	3.0%
46	\$2,100	\$2,160	2.9%
47	\$2,196	\$2,268	3.3%
48	\$2,304	\$2,364	2.6%
49	\$2,400	\$2,472	3.0%
50	\$2,496	\$2,568	2.9%
51 52	\$2,592	\$2,664	2.8%
52 53	\$2,688 \$2,808	\$2,760 \$2,892	2.7% 3.0%
54	\$2,928	\$3,012	2.9%
55	\$3,048	\$3,144	3.1%
56	\$3,168	\$3,252	2.7%
57	\$3,300	\$3,384	2.5%
58	\$3,504	\$3,600	2.7%
59	\$3,684	\$3,792	2.9%
60	\$3,888	\$4,008	3.1%
61	\$4,080	\$4,200	2.9%
62	\$4,284 \$4,512	\$4,404 \$4,644	2.8% 2.9%
63 64	\$4,512 \$4,740	\$4,644 \$4,884	2.9% 3.0%
65+	\$4,968	\$5,112	2.9%
551	Ψ.,500	ψο,	2.570

	First Dollar	30 - v07012009		First Dollar 40 - v07012009					MC 2500 - v07012009				MC 3500 - v07012009			
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual	
<u>Age</u> 0	Premium Rate \$5,700	\$5,856	Premium Rate 2.7%	<u>Age</u> 0	Premium Rate \$4,356	\$4,476	Premium Rate 2.8%	<u>Age</u> 0	Premium Rate \$3,648	\$3,756	Premium Rate 3.0%	<u>Age</u> 0	Premium Rate \$2.916	\$3,000	Premium Rate 2.9%	
1	\$3,420	\$3,516	2.8%	1	\$2,604	\$2,676	2.8%	1	\$2,184	\$2,244	2.7%	1	\$1,740	\$1,788	2.8%	
2	\$1,824	\$1,872	2.6%	2	\$1,404	\$1,440	2.6%	2	\$1,176	\$1,200	2.0%	2	\$924	\$960	3.9%	
3 4	\$1,824	\$1,872	2.6% 2.6%	3 4	\$1,404 \$1,404	\$1,440	2.6% 2.6%	3 4	\$1,176 \$1,176	\$1,200 \$1,200	2.0% 2.0%	3 4	\$924	\$960 \$960	3.9%	
5	\$1,824 \$1,824	\$1,872 \$1,872	2.6%	5	\$1,404 \$1,404	\$1,440 \$1,440	2.6%	5	\$1,176 \$1,176	\$1,200 \$1,200	2.0%	5	\$924 \$924	\$960 \$960	3.9% 3.9%	
6	\$1,824	\$1,872	2.6%	6	\$1,404	\$1,440	2.6%	6	\$1,176	\$1,200	2.0%	6	\$924	\$960	3.9%	
7	\$1,824	\$1,872	2.6%	7	\$1,404	\$1,440	2.6%	7	\$1,176	\$1,200	2.0%	7	\$924	\$960	3.9%	
8	\$1,824	\$1,872	2.6%	8	\$1,404	\$1,440	2.6%	8	\$1,176	\$1,200	2.0%	8	\$924	\$960	3.9%	
9 10	\$1,824 \$1,824	\$1,872 \$1,872	2.6% 2.6%	9 10	\$1,404 \$1,404	\$1,440 \$1,440	2.6% 2.6%	9 10	\$1,176 \$1,176	\$1,200 \$1,200	2.0% 2.0%	9 10	\$924 \$924	\$960 \$960	3.9% 3.9%	
11	\$1,824	\$1,872	2.6%	11	\$1,404	\$1,440	2.6%	11	\$1,176	\$1,200	2.0%	11	\$924	\$960	3.9%	
12	\$1,824	\$1,872	2.6%	12	\$1,404	\$1,440	2.6%	12	\$1,176	\$1,200	2.0%	12	\$924	\$960	3.9%	
13	\$1,896	\$1,944	2.5%	13	\$1,452	\$1,488	2.5%	13	\$1,224	\$1,260	2.9%	13	\$972	\$996	2.5%	
14 15	\$1,968 \$2,052	\$2,028 \$2,100	3.0% 2.3%	14 15	\$1,500 \$1,560	\$1,548 \$1,608	3.2% 3.1%	14 15	\$1,260 \$1,308	\$1,296 \$1,344	2.9% 2.8%	14 15	\$1,008 \$1,044	\$1,032 \$1,068	2.4% 2.3%	
16	\$2,052 \$2,136	\$2,100 \$2,196	2.8%	16	\$1,632	\$1,680	2.9%	16	\$1,356	\$1,344 \$1,404	3.5%	16	\$1,044 \$1,092	\$1,000	3.3%	
17	\$2,232	\$2,292	2.7%	17	\$1,692	\$1,740	2.8%	17	\$1,428	\$1,464	2.5%	17	\$1,128	\$1,164	3.2%	
18	\$2,304	\$2,364	2.6%	18	\$1,764	\$1,824	3.4%	18	\$1,476	\$1,512	2.4%	18	\$1,188	\$1,212	2.0%	
19	\$2,340	\$2,412	3.1%	19	\$1,776	\$1,836	3.4%	19	\$1,512	\$1,560	3.2%	19	\$1,224	\$1,260	2.9%	
20 21	\$2,388 \$2,460	\$2,460 \$2,520	3.0% 2.4%	20 21	\$1,836 \$1,872	\$1,884 \$1,920	2.6% 2.6%	20 21	\$1,560 \$1,608	\$1,608 \$1,644	3.1% 2.2%	20 21	\$1,248 \$1,284	\$1,284 \$1,320	2.9% 2.8%	
22	\$2,508	\$2,580	2.9%	22	\$1,920	\$1,980	3.1%	22	\$1,644	\$1,692	2.9%	22	\$1,320	\$1,356	2.7%	
23	\$2,568	\$2,640	2.8%	23	\$1,956	\$2,016	3.1%	23	\$1,692	\$1,740	2.8%	23	\$1,356	\$1,404	3.5%	
24	\$2,616	\$2,700	3.2%	24	\$1,992	\$2,052	3.0%	24	\$1,740	\$1,788	2.8%	24	\$1,416	\$1,452	2.5%	
25 26	\$2,676 \$2.736	\$2,748 \$2.808	2.7% 2.6%	25 26	\$2,052 \$2.088	\$2,100 \$2.148	2.3% 2.9%	25 26	\$1,776 \$1.836	\$1,836	3.4% 2.6%	25 26	\$1,452 \$1.488	\$1,488	2.5% 3.2%	
26 27	\$2,736 \$2,784	\$2,808 \$2,868	3.0%	26 27	\$2,088 \$2,124	\$2,148 \$2,184	2.9%	26 27	\$1,884	\$1,884 \$1,932	2.5%	26 27	\$1,488 \$1,524	\$1,536 \$1,572	3.2% 3.1%	
28	\$2,916	\$3,000	2.9%	28	\$2,232	\$2,292	2.7%	28	\$1,980	\$2,040	3.0%	28	\$1,620	\$1,656	2.2%	
29	\$3,036	\$3,132	3.2%	29	\$2,316	\$2,376	2.6%	29	\$2,076	\$2,136	2.9%	29	\$1,704	\$1,752	2.8%	
30	\$3,156	\$3,240	2.7%	30	\$2,412	\$2,484	3.0%	30	\$2,172	\$2,232	2.8%	30	\$1,776	\$1,836	3.4%	
31 32	\$3,276 \$3,408	\$3,372 \$3,504	2.9% 2.8%	31 32	\$2,508 \$2,604	\$2,580 \$2,676	2.9% 2.8%	31 32	\$2,280 \$2,376	\$2,340 \$2,448	2.6% 3.0%	31 32	\$1,872 \$1,956	\$1,920 \$2,016	2.6% 3.1%	
33	\$3,456	\$3,552	2.8%	33	\$2,628	\$2,712	3.2%	33	\$2,412	\$2,484	3.0%	33	\$1,992	\$2,052	3.0%	
34	\$3,504	\$3,600	2.7%	34	\$2,676	\$2,748	2.7%	34	\$2,472	\$2,532	2.4%	34	\$2,040	\$2,088	2.4%	
35	\$3,552	\$3,648	2.7%	35	\$2,712	\$2,784	2.7%	35	\$2,508	\$2,580	2.9%	35	\$2,076	\$2,136	2.9%	
36 37	\$3,588 \$3.636	\$3,684 \$3,744	2.7% 3.0%	36 37	\$2,748 \$2,772	\$2,820 \$2.856	2.6% 3.0%	36 37	\$2,556 \$2.604	\$2,628 \$2.676	2.8% 2.8%	36 37	\$2,124 \$2.160	\$2,184 \$2,220	2.8% 2.8%	
38	\$3,636 \$3.732	\$3,744 \$3.828	2.6%	38	\$2,772 \$2.844	\$2,000 \$2.928	3.0%	38	\$2,604 \$2.688	\$2,676	2.7%	38	\$2,160 \$2.232	\$2,220 \$2.292	2.7%	
39	\$3,816	\$3,924	2.8%	39	\$2,916	\$3,000	2.9%	39	\$2,760	\$2,844	3.0%	39	\$2,304	\$2,364	2.6%	
40	\$3,912	\$4,032	3.1%	40	\$2,988	\$3,072	2.8%	40	\$2,844	\$2,928	3.0%	40	\$2,376	\$2,448	3.0%	
41	\$4,008	\$4,116	2.7%	41	\$3,060	\$3,156	3.1%	41	\$2,928	\$3,012	2.9%	41	\$2,448	\$2,508	2.5%	
42 43	\$4,092 \$4,320	\$4,212 \$4,452	2.9% 3.1%	42 43	\$3,132 \$3,312	\$3,216 \$3,396	2.7% 2.5%	42 43	\$3,000 \$3,192	\$3,084 \$3,288	2.8% 3.0%	42 43	\$2,520 \$2,676	\$2,592 \$2,748	2.9% 2.7%	
44	\$4,548	\$4,680	2.9%	44	\$3,468	\$3,576	3.1%	44	\$3,372	\$3,468	2.8%	44	\$2,820	\$2,904	3.0%	
45	\$4,776	\$4,908	2.8%	45	\$3,636	\$3,744	3.0%	45	\$3,552	\$3,648	2.7%	45	\$2,988	\$3,072	2.8%	
46	\$5,004	\$5,136	2.6%	46	\$3,816	\$3,924	2.8%	46	\$3,732	\$3,828	2.6%	46	\$3,144	\$3,228	2.7%	
47 48	\$5,220 \$5,424	\$5,364 \$5,568	2.8% 2.7%	47 48	\$3,984 \$4,140	\$4,092 \$4,248	2.7% 2.6%	47 48	\$3,912 \$4,080	\$4,032 \$4,200	3.1% 2.9%	47 48	\$3,300 \$3,444	\$3,384 \$3,540	2.5% 2.8%	
49	\$5,424 \$5,604	\$5,772	3.0%	49	\$4,140 \$4,284	\$4,246 \$4,404	2.8%	49	\$4,060 \$4,248	\$4,200 \$4,368	2.8%	49	\$3,444 \$3,588	\$3,684	2.7%	
50	\$5,796	\$5,964	2.9%	50	\$4,428	\$4,548	2.7%	50	\$4,416	\$4,536	2.7%	50	\$3,744	\$3,840	2.6%	
51	\$5,988	\$6,156	2.8%	51	\$4,584	\$4,704	2.6%	51	\$4,584	\$4,704	2.6%	51	\$3,876	\$3,984	2.8%	
52	\$6,180	\$6,360	2.9%	52	\$4,716	\$4,848	2.8%	52	\$4,740	\$4,884	3.0%	52	\$4,020	\$4,128	2.7%	
53 54	\$6,432 \$6,684	\$6,624 \$6,864	3.0% 2.7%	53 54	\$4,908 \$5,100	\$5,052 \$5,244	2.9% 2.8%	53 54	\$4,944 \$5,160	\$5,088 \$5,316	2.9% 3.0%	53 54	\$4,212 \$4,392	\$4,332 \$4,512	2.8% 2.7%	
54 55	\$6,684 \$6,936	\$6,864 \$7,128	2.7%	54 55	\$5,100 \$5,292	\$5,244 \$5,436	2.8%	54 55	\$5,160 \$5,364	\$5,316 \$5,520	3.0% 2.9%	54 55	\$4,392 \$4,572	\$4,512 \$4,692	2.7%	
56	\$7,176	\$7,380	2.8%	56	\$5,484	\$5,640	2.8%	56	\$5,568	\$5,724	2.8%	56	\$4,740	\$4,884	3.0%	
57	\$7,416	\$7,620	2.8%	57	\$5,664	\$5,820	2.8%	57	\$5,784	\$5,952	2.9%	57	\$4,932	\$5,076	2.9%	
58	\$7,824	\$8,040	2.8%	58	\$5,976	\$6,144	2.8%	58	\$6,120	\$6,288	2.7%	58	\$5,232	\$5,376	2.8%	
59 60	\$8,232 \$8,640	\$8,460 \$8,880	2.8% 2.8%	59 60	\$6,288 \$6,588	\$6,456 \$6,780	2.7% 2.9%	59 60	\$6,456 \$6,804	\$6,648 \$6,996	3.0% 2.8%	59 60	\$5,520 \$5,808	\$5,676 \$5,976	2.8% 2.9%	
61	\$9,048	\$9,300	2.8%	61	\$6,912	\$7,104	2.8%	61	\$6,604 \$7,140	\$7,332	2.7%	61	\$5,606 \$6,120	\$6,288	2.9%	
62	\$9,444	\$9,708	2.8%	62	\$7,212	\$7,416	2.8%	62	\$7,476	\$7,692	2.9%	62	\$6,408	\$6,588	2.8%	
63	\$9,948	\$10,224	2.8%	63	\$7,596	\$7,812	2.8%	63	\$7,884	\$8,112	2.9%	63	\$6,756	\$6,948	2.8%	
64	\$10,452	\$10,752	2.9%	64	\$7,992	\$8,220	2.9%	64	\$8,280	\$8,520	2.9%	64	\$7,092	\$7,296	2.9%	
65+	\$10,968	\$11,280	2.8%	65+	\$8,364	\$8,604	2.9%	65+	\$8,688	\$8,928	2.8%	65+	\$7,440	\$7,656	2.9% Page 41 of	

2.9% Page 41 of 45

	MC 5000 - v07012009			MC 7500 - v07012009					Value 1500 - v07012009				Value 2500 - v07012009			
	Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual		Current Annual	Proposed Annual	Change in Annual	
<u>Age</u>	Premium Rate			<u>Age</u>	Premium Rate			Age			Premium Rate	<u>Age</u>	Premium Rate			
0 1	\$2,544 \$1,524	\$2,616 \$1,572	2.8% 3.1%	0 1	\$2,004 \$1,212	\$2,064 \$1,248	3.0% 3.0%	0	\$3,528 \$2,124	\$3,624 \$2,184	2.7% 2.8%	0 1	\$2,688 \$1,620	\$2,760 \$1,656	2.7% 2.2%	
2	\$816	\$840	2.9%	2	\$636	\$660	3.8%	2		\$1,164	3.2%	2	\$864	\$888	2.8%	
3	\$816	\$840	2.9%	3	\$636	\$660	3.8%	3		\$1,164	3.2%	3	\$864	\$888	2.8%	
4	\$816	\$840	2.9%	4	\$636	\$660	3.8%	4	\$1,128	\$1,164	3.2%	4	\$864	\$888	2.8%	
5 6	\$816 \$816	\$840 \$840	2.9% 2.9%	5 6	\$636 \$636	\$660 \$660	3.8% 3.8%	5 6	\$1,128 \$1.128	\$1,164 \$1,164	3.2% 3.2%	5 6	\$864 \$864	\$888 \$888	2.8% 2.8%	
7	\$816	\$840	2.9%	7	\$636	\$660	3.8%	7	\$1,128	\$1,164	3.2%	7	\$864	\$888	2.8%	
8	\$816	\$840	2.9%	8	\$636	\$660	3.8%	8		\$1,164	3.2%	8	\$864	\$888	2.8%	
9	\$816	\$840	2.9%	9	\$636	\$660	3.8%	9		\$1,164	3.2%	9	\$864	\$888	2.8%	
10	\$816	\$840	2.9%	10	\$636 \$636	\$660 \$660	3.8%	10 11		\$1,164	3.2%	10	\$864	\$888 \$888	2.8%	
11 12	\$816 \$816	\$840 \$840	2.9% 2.9%	11 12	\$636 \$636	\$660	3.8% 3.8%	11		\$1,164 \$1,164	3.2% 3.2%	11 12	\$864 \$864	\$888	2.8% 2.8%	
13	\$852	\$876	2.8%	13	\$660	\$684	3.6%	13		\$1,200	2.0%	13	\$888	\$912	2.7%	
14	\$876	\$900	2.7%	14	\$696	\$720	3.4%	14		\$1,260	2.9%	14	\$924	\$960	3.9%	
15	\$912	\$936	2.6% 2.5%	15	\$720	\$744 \$768	3.3%	15 16		\$1,308	2.8% 2.7%	15	\$972	\$996 \$1,032	2.5% 2.4%	
16 17	\$960 \$996	\$984 \$1.020	2.5%	16 17	\$756 \$780	\$768 \$792	1.6% 1.5%	17		\$1,356 \$1,416	2.7% 3.5%	16 17	\$1,008 \$1.044	\$1,032 \$1,068	2.4%	
18	\$1,032	\$1,056	2.3%	18	\$816	\$840	2.9%	18		\$1,464	2.5%	18	\$1,092	\$1,128	3.3%	
19	\$1,068	\$1,104	3.4%	19	\$840	\$864	2.9%	19	\$1,464	\$1,500	2.5%	19	\$1,116	\$1,152	3.2%	
20	\$1,092	\$1,128	3.3%	20	\$864	\$888	2.8%	20		\$1,548	3.2%	20	\$1,140	\$1,176	3.2%	
21 22	\$1,116 \$1,152	\$1,152 \$1,188	3.2% 3.1%	21 22	\$876 \$912	\$900 \$936	2.7% 2.6%	21 22		\$1,572 \$1,620	3.1% 3.1%	21 22	\$1,176 \$1,212	\$1,200 \$1,248	2.0% 3.0%	
23	\$1,132	\$1,224	2.0%	23	\$936	\$972	3.8%	23		\$1,656	2.2%	23	\$1,248	\$1,284	2.9%	
24	\$1,236	\$1,272	2.9%	24	\$972	\$996	2.5%	24		\$1,704	2.9%	24	\$1,284	\$1,320	2.8%	
25	\$1,260	\$1,296	2.9%	25	\$996	\$1,020	2.4%	25		\$1,740	2.8%	25	\$1,308	\$1,344	2.8%	
26	\$1,296	\$1,332	2.8%	26	\$1,032	\$1,056	2.3%	26		\$1,776	2.8%	26	\$1,344	\$1,392	3.6%	
27 28	\$1,332 \$1,416	\$1,368 \$1,452	2.7% 2.5%	27 28	\$1,056 \$1,104	\$1,080 \$1,140	2.3% 3.3%	27 28		\$1,824 \$1,908	3.4% 2.6%	27 28	\$1,392 \$1,452	\$1,428 \$1,488	2.6% 2.5%	
29	\$1,488	\$1,536	3.2%	29	\$1,176	\$1,200	2.0%	29		\$2,004	3.1%	29	\$1,524	\$1,572	3.1%	
30	\$1,548	\$1,596	3.1%	30	\$1,236	\$1,272	2.9%	30	\$2,040	\$2,088	2.4%	30	\$1,608	\$1,644	2.2%	
31	\$1,632	\$1,680	2.9%	31	\$1,284	\$1,320	2.8%	31		\$2,184	2.8%	31	\$1,680	\$1,728	2.9%	
32 33	\$1,704 \$1,740	\$1,752 \$1,788	2.8% 2.8%	32 33	\$1,344 \$1,368	\$1,392 \$1,416	3.6% 3.5%	32 33		\$2,268 \$2,304	3.3% 2.7%	32 33	\$1,740 \$1,776	\$1,788 \$1,836	2.8% 3.4%	
34	\$1,776	\$1,836	3.4%	34	\$1,404	\$1,440	2.6%	34		\$2,340	2.6%	34	\$1,824	\$1,872	2.6%	
35	\$1,812	\$1,860	2.6%	35	\$1,428	\$1,464	2.5%	35		\$2,376	2.6%	35	\$1,848	\$1,896	2.6%	
36	\$1,848	\$1,896	2.6%	36	\$1,464	\$1,500	2.5%	36		\$2,424	3.1%	36	\$1,884	\$1,932	2.5%	
37 38	\$1,884 \$1.944	\$1,932 \$2.004	2.5% 3.1%	37 38	\$1,488 \$1.536	\$1,536 \$1.584	3.2% 3.1%	37 38		\$2,448 \$2.520	3.0% 2.4%	37 38	\$1,908 \$1.968	\$1,968 \$2.028	3.1% 3.0%	
39	\$2.004	\$2,004 \$2.064	3.1%	39	\$1,536 \$1,596	\$1,564 \$1.632	2.3%	39		\$2,520 \$2.592	2.4%	30 39	\$2.040	\$2,026 \$2.088	2.4%	
40	\$2,076	\$2,136	2.9%	40	\$1,632	\$1,680	2.9%	40		\$2,652	2.8%	40	\$2,088	\$2,148	2.9%	
41	\$2,136	\$2,196	2.8%	41	\$1,680	\$1,728	2.9%	41		\$2,736	2.7%	41	\$2,148	\$2,208	2.8%	
42	\$2,196	\$2,268	3.3%	42	\$1,728	\$1,776	2.8%	42		\$2,796	2.6%	42	\$2,208	\$2,280	3.3%	
43 44	\$2,328 \$2,472	\$2,388 \$2,532	2.6% 2.4%	43 44	\$1,848 \$1,944	\$1,896 \$2,004	2.6% 3.1%	43 44		\$2,964 \$3,132	2.5% 3.2%	43 44	\$2,340 \$2,484	\$2,412 \$2,556	3.1% 2.9%	
45	\$2,604	\$2,676	2.8%	45	\$2,064	\$2,124	2.9%	45		\$3,288	3.0%	45	\$2,604	\$2,676	2.8%	
46	\$2,748	\$2,820	2.6%	46	\$2,160	\$2,220	2.8%	46		\$3,456	2.9%	46	\$2,748	\$2,820	2.6%	
47	\$2,880	\$2,952	2.5%	47 48	\$2,280	\$2,340	2.6%	47		\$3,612	2.7% 3.0%	47	\$2,880	\$2,952	2.5%	
48 49	\$3,000 \$3,132	\$3,084 \$3,216	2.8% 2.7%	48 49	\$2,364 \$2,472	\$2,436 \$2,532	3.0% 2.4%	48 49		\$3,756 \$3,900	3.0% 2.8%	48 49	\$3,000 \$3,132	\$3,084 \$3,216	2.8% 2.7%	
50	\$3,252	\$3,348	3.0%	50	\$2,568	\$2,640	2.8%	50		\$4,044	2.7%	50	\$3,240	\$3,336	3.0%	
51	\$3,384	\$3,480	2.8%	51	\$2,676	\$2,748	2.7%	51		\$4,188	2.9%	51	\$3,372	\$3,468	2.8%	
52	\$3,516	\$3,612	2.7%	52	\$2,772	\$2,856	3.0%	52		\$4,332	2.8%	52	\$3,480	\$3,588	3.1%	
53 54	\$3,672 \$3,828	\$3,780 \$3,936	2.9% 2.8%	53 54	\$2,904 \$3,012	\$2,988 \$3,096	2.9% 2.8%	53 54		\$4,512 \$4,692	2.7% 2.6%	53 54	\$3,636 \$3,792	\$3,744 \$3,900	3.0% 2.8%	
54 55	\$3,828 \$3,984	\$3,936 \$4,092	2.8%	54 55	\$3,012 \$3,144	\$3,096 \$3,228	2.8% 2.7%	54 55		\$4,692 \$4,884	3.0%	54 55	\$3,792 \$3,948	\$3,900 \$4,056	2.8% 2.7%	
56	\$4,152	\$4,260	2.6%	56	\$3,264	\$3,360	2.9%	56	\$4,920	\$5,064	2.9%	56	\$4,092	\$4,212	2.9%	
57	\$4,296	\$4,416	2.8%	57	\$3,396	\$3,492	2.8%	57		\$5,244	2.8%	57	\$4,248	\$4,368	2.8%	
58	\$4,572	\$4,692	2.6%	58	\$3,600	\$3,696	2.7%	58		\$5,532	2.9%	58	\$4,500	\$4,632	2.9%	
59 60	\$4,824 \$5,076	\$4,956 \$5,220	2.7% 2.8%	59 60	\$3,804 \$4,008	\$3,912 \$4,116	2.8% 2.7%	59 60		\$5,832 \$6,132	2.7% 2.8%	59 60	\$4,752 \$5,004	\$4,896 \$5,136	3.0% 2.6%	
61	\$5,076 \$5,328	\$5,220 \$5,484	2.9%	61	\$4,008	\$4,332	2.8%	61		\$6,432	2.7%	61	\$5,00 <del>4</del> \$5,256	\$5,400	2.7%	
62	\$5,592	\$5,760	3.0%	62	\$4,416	\$4,536	2.7%	62	\$6,552	\$6,732	2.7%	62	\$5,508	\$5,664	2.8%	
63	\$5,892	\$6,060	2.9%	63	\$4,644	\$4,776	2.8%	63		\$7,092	2.8%	63	\$5,796	\$5,964	2.9%	
64 65+	\$6,192 \$6,492	\$6,372 \$6,672	2.9% 2.8%	64 65+	\$4,884 \$5,124	\$5,028 \$5,268	2.9% 2.8%	64 65+	* /	\$7,452 \$7,812	2.8% 2.8%	64 65+	\$6,096 \$6,384	\$6,264 \$6,564	2.8% 2.8%	
+60	φυ,492	φυ,υ/ Ζ	2.070	+60	φυ,124	φυ,∠00	2.070	60-	- φ1,590	φ1,012	2.070	+00	φυ,304	φυ,304	2.8% Page 42 of	

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	Value 5000 - v07012009				Value 8000 - v07012009					High Deductible MC 3000 (HSA Compatible) - 07012009				High Deductible MC 5000 (HSA Compatible) - 07012009			
		Proposed	Change in			Proposed	Change in				Proposed	Change in			Proposed	Change in	
	Current Annual	Annual	Annual .		Current Annual		Annual			Current Annual	Annual	Annual		Current Annual	Annual	Annual	
<u>Age</u> 0	Premium Rate \$2,196	\$2,268	Premium Rate 3.3%	<u>Age</u> 0	Premium Rate \$1,596	\$1,632	Premium Rate 2.3%		<b>ge</b> 0	Premium Rate \$3,264	Premium Rate \$3,360	2.9%	<u>Age</u> 0	Premium Rate \$2,628	Premium Rate \$2,712	Premium Rate 3.2%	
1	\$1,320	\$1,356	2.7%	1	\$960	\$984	2.5%	,		\$1,956	\$2,016	3.1%	1	\$1,572	\$1,620	3.1%	
2	\$696	\$720	3.4%	2	\$504	\$528	4.8%	2	2	\$1,044	\$1,068	2.3%	2	\$840	\$864	2.9%	
3	\$696	\$720	3.4%	3	\$504	\$528	4.8%		3	\$1,044	\$1,068	2.3%	3	\$840	\$864	2.9%	
4	\$696	\$720	3.4%	4	\$504	\$528	4.8%		4	\$1,044	\$1,068	2.3%	4	\$840	\$864	2.9%	
5 6	\$696	\$720	3.4%	5 6	\$504	\$528 \$528	4.8%		5 6	\$1,044 \$1,044	\$1,068	2.3%	5 6	\$840	\$864 \$864	2.9%	
7	\$696 \$696	\$720 \$720	3.4% 3.4%	7	\$504 \$504	\$528 \$528	4.8% 4.8%			\$1,044 \$1,044	\$1,068 \$1,068	2.3% 2.3%	7	\$840 \$840	\$864	2.9% 2.9%	
8	\$696	\$720	3.4%	8	\$504	\$528	4.8%	-	8	\$1,044	\$1,068	2.3%	8	\$840	\$864	2.9%	
9	\$696	\$720	3.4%	9	\$504	\$528	4.8%		9	\$1,044	\$1,068	2.3%	9	\$840	\$864	2.9%	
10	\$696	\$720	3.4%	10	\$504	\$528	4.8%		0	\$1,044	\$1,068	2.3%	10	\$840	\$864	2.9%	
11	\$696	\$720	3.4%	11	\$504	\$528 \$528	4.8%		11	\$1,044	\$1,068	2.3%	11	\$840	\$864	2.9%	
12 13	\$696 \$720	\$720 \$744	3.4% 3.3%	12 13	\$504 \$540	\$528 \$552	4.8% 2.2%		3	\$1,044 \$1,080	\$1,068 \$1,116	2.3% 3.3%	12 13	\$840 \$876	\$864 \$900	2.9% 2.7%	
14	\$768	\$780	1.6%	14	\$552	\$564	2.2%		4	\$1,128	\$1,164	3.2%	14	\$912	\$936	2.6%	
15	\$792	\$816	3.0%	15	\$576	\$588	2.1%	1	15	\$1,176	\$1,200	2.0%	15	\$936	\$972	3.8%	
16	\$828	\$852	2.9%	16	\$600	\$612	2.0%		6	\$1,224	\$1,260	2.9%	16	\$984	\$1,008	2.4%	
17	\$852	\$876	2.8%	17	\$624	\$636	1.9%		7	\$1,272	\$1,308	2.8%	17	\$1,020	\$1,044	2.4%	
18 19	\$888 \$912	\$912 \$936	2.7% 2.6%	18 19	\$648 \$660	\$672 \$684	3.7% 3.6%		8	\$1,320 \$1,356	\$1,356 \$1,404	2.7% 3.5%	18 19	\$1,068 \$1,188	\$1,104 \$1,212	3.4% 2.0%	
20	\$936	\$972	3.8%	20	\$684	\$708	3.5%		20	\$1,404	\$1,440	2.6%	20	\$1,100	\$1,212	3.2%	
21	\$972	\$996	2.5%	21	\$696	\$720	3.4%		21	\$1,428	\$1,464	2.5%	21	\$1,152	\$1,188	3.1%	
22	\$996	\$1,020	2.4%	22	\$720	\$744	3.3%		22	\$1,476	\$1,512	2.4%	22	\$1,200	\$1,224	2.0%	
23	\$1,032	\$1,056	2.3%	23	\$756	\$768	1.6%		23	\$1,512	\$1,560	3.2%	23	\$1,236	\$1,272	2.9%	
24 25	\$1,056 \$1,003	\$1,080 \$1,138	2.3%	24 25	\$780	\$792	1.5%		24 25	\$1,548	\$1,596	3.1% 2.2%	24 25	\$1,272	\$1,308 \$1,344	2.8%	
25 26	\$1,092 \$1,116	\$1,128 \$1,152	3.3% 3.2%	25 26	\$792 \$816	\$816 \$840	3.0% 2.9%		:5 26	\$1,608 \$1,644	\$1,644 \$1,692	2.2%	25 26	\$1,308 \$1,344	\$1,344 \$1,392	2.8% 3.6%	
27	\$1,152	\$1,188	3.1%	27	\$840	\$864	2.9%		27	\$1,680	\$1,728	2.9%	27	\$1,392	\$1,428	2.6%	
28	\$1,224	\$1,260	2.9%	28	\$876	\$900	2.7%	2	28	\$1,764	\$1,824	3.4%	28	\$1,464	\$1,500	2.5%	
29	\$1,284	\$1,320	2.8%	29	\$924	\$960	3.9%		29	\$1,860	\$1,908	2.6%	29	\$1,536	\$1,584	3.1%	
30 31	\$1,344 \$1.416	\$1,392	3.6% 2.5%	30 31	\$984 \$1.020	\$1,008	2.4% 2.4%		30	\$1,944 \$2.040	\$2,004	3.1% 2.4%	30	\$1,620	\$1,656	2.2% 2.8%	
31	\$1,416 \$1,476	\$1,452 \$1,512	2.5%	31	\$1,020 \$1,068	\$1,044 \$1,104	2.4% 3.4%		31 32	\$2,040 \$2,124	\$2,088 \$2,184	2.4%	31 32	\$1,692 \$1,764	\$1,740 \$1,824	2.8% 3.4%	
33	\$1,500	\$1,548	3.2%	33	\$1,092	\$1,128	3.3%		33	\$2,160	\$2,220	2.8%	33	\$1,788	\$1,848	3.4%	
34	\$1,536	\$1,584	3.1%	34	\$1,116	\$1,152	3.2%		34	\$2,208	\$2,280	3.3%	34	\$1,836	\$1,884	2.6%	
35	\$1,560	\$1,608	3.1%	35	\$1,128	\$1,164	3.2%		35	\$2,256	\$2,316	2.7%	35	\$1,872	\$1,920	2.6%	
36	\$1,596	\$1,632	2.3%	36	\$1,152	\$1,188	3.1%		36	\$2,292	\$2,352	2.6%	36	\$1,908	\$1,968	3.1%	
37 38	\$1,632 \$1.680	\$1,680 \$1.728	2.9% 2.9%	37 38	\$1,188 \$1.224	\$1,212 \$1,260	2.0% 2.9%		37 38	\$2,340 \$2,400	\$2,412 \$2.472	3.1% 3.0%	37 38	\$1,944 \$2.004	\$2,004 \$2.064	3.1% 3.0%	
39	\$1,728	\$1,726	2.8%	39	\$1,260	\$1,296	2.9%		39	\$2,484	\$2,556	2.9%	39	\$2,076	\$2,136	2.9%	
40	\$1,776	\$1,836	3.4%	40	\$1,296	\$1,332	2.8%	4	10	\$2,544	\$2,616	2.8%	40	\$2,136	\$2,196	2.8%	
41	\$1,848	\$1,896	2.6%	41	\$1,332	\$1,368	2.7%		11	\$2,616	\$2,700	3.2%	41	\$2,196	\$2,268	3.3%	
42	\$1,896	\$1,944	2.5%	42	\$1,368	\$1,416	3.5%		12	\$2,688	\$2,760	2.7%	42	\$2,268	\$2,328	2.6%	
43 44	\$2,004 \$2,124	\$2,064 \$2,184	3.0% 2.8%	43 44	\$1,464 \$1,548	\$1,500 \$1,596	2.5% 3.1%		13 14	\$2,844 \$3,012	\$2,928 \$3,096	3.0% 2.8%	43 44	\$2,412 \$2,556	\$2,484 \$2,628	3.0% 2.8%	
45	\$2,256	\$2,316	2.7%	45	\$1,632	\$1,680	2.9%		15	\$3,180	\$3,090	3.0%	45	\$2,700	\$2,772	2.7%	
46	\$2,364	\$2,436	3.0%	46	\$1,716	\$1,764	2.8%	4	16	\$3,336	\$3,432	2.9%	46	\$2,832	\$2,916	3.0%	
47	\$2,484	\$2,556	2.9%	47	\$1,812	\$1,860	2.6%		7	\$3,504	\$3,600	2.7%	47	\$2,976	\$3,060	2.8%	
48 49	\$2,592 \$2,712	\$2,664 \$2,784	2.8%	48 49	\$1,884	\$1,932 \$2,016	2.5%		8	\$3,648 \$3,792	\$3,756	3.0% 2.8%	48 49	\$3,108 \$3,240	\$3,192 \$3,336	2.7% 3.0%	
50	\$2,712 \$2,808	\$2,784 \$2,892	2.7% 3.0%	49 50	\$1,956 \$2,052	\$2,016	3.1% 2.3%		19 50	\$3,792 \$3,948	\$3,900 \$4,056	2.8% 2.7%	49 50	\$3,240 \$3,372	\$3,336 \$3,468	3.0% 2.8%	
51	\$2,928	\$3,012	2.9%	51	\$2,124	\$2,184	2.8%		51	\$4,092	\$4,212	2.9%	51	\$3,504	\$3,600	2.7%	
52	\$3,024	\$3,108	2.8%	52	\$2,196	\$2,268	3.3%		52	\$4,236	\$4,356	2.8%	52	\$3,624	\$3,732	3.0%	
53	\$3,168	\$3,252	2.7%	53	\$2,304	\$2,364	2.6%		3	\$4,428	\$4,548	2.7%	53	\$3,792	\$3,900	2.8%	
54	\$3,312	\$3,396	2.5%	54	\$2,400	\$2,472	3.0%		4	\$4,620	\$4,752	2.9%	54	\$3,960	\$4,068	2.7%	
55 56	\$3,444 \$3,576	\$3,540 \$3,672	2.8% 2.7%	55 56	\$2,508 \$2,592	\$2,580 \$2,664	2.9% 2.8%		55 56	\$4,800 \$4,992	\$4,932 \$5,124	2.8% 2.6%	55 56	\$4,116 \$4,284	\$4,236 \$4,404	2.9% 2.8%	
56 57	\$3,576 \$3,720	\$3,672 \$3,816	2.7%	56 57	\$2,592 \$2,700	\$2,664 \$2,772	2.8% 2.7%		96 57	\$4,992 \$5,172	\$5,124 \$5,328	3.0%	56 57	\$4,284 \$4,452	\$4,404 \$4,584	2.8% 3.0%	
58	\$3,936	\$4,044	2.7%	58	\$2,868	\$2,940	2.5%		8	\$5,472	\$5,628	2.9%	58	\$4,716	\$4,848	2.8%	
59	\$4,164	\$4,272	2.6%	59	\$3,024	\$3,108	2.8%	5	9	\$5,772	\$5,940	2.9%	59	\$4,992	\$5,124	2.6%	
60	\$4,380	\$4,500	2.7%	60	\$3,180	\$3,276	3.0%		0	\$6,084	\$6,252	2.8%	60	\$5,256	\$5,400	2.7%	
61	\$4,608 \$4,824	\$4,740 \$4,056	2.9%	61	\$3,348 \$3,516	\$3,444 \$3,613	2.9%	6		\$6,384 \$6,606	\$6,564 \$6,976	2.8%	61	\$5,520 \$5,794	\$5,676 \$5,053	2.8%	
62 63	\$4,824 \$5.088	\$4,956 \$5,232	2.7% 2.8%	62 63	\$3,516 \$3,684	\$3,612 \$3,792	2.7% 2.9%		3 3	\$6,696 \$7,044	\$6,876 \$7,248	2.7% 2.9%	62 63	\$5,784 \$6,096	\$5,952 \$6,264	2.9% 2.8%	
64	\$5,340	\$5,232 \$5,496	2.9%	64	\$3,876	\$3,792	2.8%		64	\$7,404	\$7,608	2.8%	64	\$6,396	\$6,576	2.8%	
65+	\$5,604	\$5,772	3.0%	65+	\$4,068	\$4,188	2.9%	65		\$7,764	\$7,980	2.8%	65+	\$6,720	\$6,912	2.9% Page 43 of	

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Proposed   Premium Rate   Proposed   Premium Rate   Proposed   Premium Rate   P	Proposed Change in
Premium Rate   Prem	
0         \$2,484         \$2,556         \$2,99%         0         \$3,432         \$3,528         \$2,889         0         \$2,328         \$2,388         \$2,6%         0         \$2,028           1         \$1,488         \$1,536         3.2%         1         \$2,064         \$2,1104         \$1,140         3.3%         2         \$756         3.3%         2         \$648           3         \$792         \$816         3.0%         3         \$1,140         \$3,140         \$3,3%         3         \$752         \$756         3.3%         3         \$648           4         \$792         \$816         3.0%         4         \$1,140         3.3%         4         \$732         \$756         3.3%         3         \$648           5         \$792         \$816         3.0%         5         \$1,104         \$1,140         3.3%         5         \$756         3.3%         5         \$648           6         \$792         \$816         3.0%         6         \$51,104         \$1,140         3.3%         6         \$732         \$756         3.3%         6         \$648           7         \$792         \$816         3.0%         7         \$1,104         \$1,	
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13         \$828         \$852         2.9%         13         \$1,140         \$1,176         3.2%         13         \$780         \$792         1.5%         13         \$672           14         \$852         \$876         2.8%         14         \$1,200         \$1,224         2.0%         14         \$804         \$828         3.0%         14         \$696           15         \$888         \$912         2.7%         15         \$1,236         \$1,272         2.9%         15         \$840         \$864         2.9%         15         \$720           16         \$924         \$960         3.9%         16         \$1,284         \$1,320         2.8%         16         \$864         \$888         2.8%         16         \$768           17         \$972         \$996         2.5%         17         \$1,332         \$1,368         2.7%         17         \$900         \$924         2.7%         17         \$792           18         \$1,008         \$1,032         2.4%         18         \$1,392         \$1,428         2.6%         18         \$936         \$972         3.8%         18         \$816           19         \$1,044         \$1,068         2.3%	\$672 3.7% \$672 3.7%
15         \$888         \$912         2.7%         15         \$1,236         \$1,272         2.9%         15         \$840         \$864         2.9%         15         \$720           16         \$924         \$960         3.9%         16         \$1,284         \$1,320         2.8%         16         \$864         \$888         2.8%         16         \$768           17         \$972         \$996         2.5%         17         \$1,332         \$1,368         2.7%         17         \$900         \$924         2.7%         17         \$792           18         \$1,008         \$1,032         2.4%         18         \$1,392         \$1,428         2.6%         18         \$936         \$972         3.8%         18         \$816           19         \$1,044         \$1,068         2.3%         19         \$1,476         2.5%         19         \$972         \$996         2.5%         19         \$852           20         \$1,068         \$1,104         3.4%         20         \$1,464         \$1,500         2.5%         20         \$996         \$1,020         2.4%         20         \$864           21         \$1,092 \$1,128         3.3%         21         <	\$696 3.6%
16         \$924         \$960         3.9%         16         \$1,284         \$1,320         2.8%         16         \$864         \$888         2.8%         16         \$768           17         \$972         \$996         2.5%         17         \$1,332         \$1,368         2.7%         17         \$900         \$924         2.7%         17         \$792           18         \$1,008         \$1,032         2.4%         18         \$1,392         \$1,428         2.6%         18         \$936         \$972         3.8%         18         \$816           19         \$1,044         \$1,068         2.3%         19         \$1,440         \$1,476         2.5%         19         \$972         \$996         2.5%         19         \$852           20         \$1,068         \$1,104         3.4%         20         \$1,464         \$1,500         2.5%         20         \$996         \$1,020         2.4%         20         \$864           21         \$1,092         \$1,128         3.3%         21         \$1,500         \$1,548         3.2%         21         \$1,032         \$1,056         2.3%         21         \$888           22         \$1,128         3.1,464	\$720 3.4%
17         \$972         \$996         2.5%         17         \$1,332         \$1,368         2.7%         17         \$900         \$924         2.7%         17         \$792           18         \$1,008         \$1,032         2.4%         18         \$1,392         \$1,428         2.6%         18         \$936         \$972         3.8%         18         \$816           19         \$1,044         \$1,068         2.3%         19         \$1,440         \$1,476         2.5%         19         \$972         \$996         2.5%         19         \$852           20         \$1,068         \$1,104         3.4%         20         \$1,464         \$1,500         2.5%         20         \$996         2.5%         19         \$852           21         \$1,092         \$1,128         3.3%         21         \$1,500         \$1,548         3.2%         21         \$1,032         \$1,056         2.3%         21         \$888           22         \$1,128         \$1,164         3.2%         22         \$1,548         \$1,596         3.1%         22         \$1,056         \$1,080         2.3%         21         \$888           22         \$1,128         \$1,164         3.2%	\$744 3.3%
18         \$1,008         \$1,032         2.4%         18         \$1,392         \$1,428         2.6%         18         \$936         \$972         3.8%         18         \$816           19         \$1,044         \$1,068         2.3%         19         \$1,476         2.5%         19         \$972         \$996         2.5%         19         \$852           20         \$1,068         \$1,104         3.4%         20         \$1,464         \$1,500         2.5%         20         \$996         \$1,020         2.4%         20         \$864           21         \$1,092         \$1,128         3.3%         21         \$1,500         \$1,548         3.2%         21         \$1,032         \$1,056         2.3%         21         \$888           22         \$1,128         \$1,164         3.2%         22         \$1,548         \$1,596         3.1%         22         \$1,056         \$1,080         2.3%         22         \$912           23         \$1,152         \$1,188         3.1%         23         \$1,596         \$1,632         2.3%         23         \$1,092         \$1,128         3.3%         23         \$960           24         \$1,200         \$1,224         2.0	\$780 1.6% \$816 3.0%
20         \$1,068         \$1,104         3.4%         20         \$1,464         \$1,500         2.5%         20         \$996         \$1,020         2.4%         20         \$864           21         \$1,092         \$1,128         3.3%         21         \$1,548         3.2%         21         \$1,032         \$1,056         2.3%         21         \$888           22         \$1,128         \$1,164         3.2%         22         \$1,548         \$1,596         3.1%         22         \$1,056         \$1,080         2.3%         22         \$912           23         \$1,152         \$1,188         3.1%         23         \$1,596         \$1,632         2.3%         23         \$1,092         \$1,128         3.3%         23         \$960           24         \$1,200         \$1,224         2.0%         24         \$1,644         \$1,692         2.9%         24         \$1,116         3.15         23         \$984           25         \$1,236         \$1,272         2.9%         25         \$1,680         \$1,728         2.9%         25         \$1,188         3.1%         25         \$1,008	\$840 2.9%
21     \$1,092     \$1,128     3.3%     21     \$1,500     \$1,548     3.2%     21     \$1,032     \$1,056     2.3%     21     \$888       22     \$1,128     \$1,164     3.2%     22     \$1,548     \$1,596     3.1%     22     \$1,056     \$1,080     2.3%     22     \$912       23     \$1,152     \$1,188     3.1%     23     \$1,596     \$1,632     2.3%     23     \$1,092     \$1,128     3.3%     23     \$960       24     \$1,200     \$1,224     2.0%     24     \$1,644     \$1,692     2.9%     24     \$1,116     \$1,152     3.2%     24     \$984       25     \$1,236     \$1,272     2.9%     25     \$1,680     \$1,728     2.9%     25     \$1,152     \$1,188     3.1%     25     \$1,008	\$876 2.8%
22     \$1,128     \$1,164     3.2%     22     \$1,548     \$1,596     3.1%     22     \$1,056     \$1,080     2.3%     22     \$912       23     \$1,152     \$1,188     3.1%     23     \$1,596     \$1,632     2.3%     23     \$1,092     \$1,128     3.3%     23     \$960       24     \$1,200     \$1,224     2.0%     24     \$1,644     \$1,692     2.9%     24     \$1,116     \$1,152     3.2%     24     \$984       25     \$1,236     \$1,272     2.9%     25     \$1,680     \$1,728     2.9%     25     \$1,152     \$1,188     3.1%     25     \$1,008	\$888 2.8% \$912 2.7%
23 \$1,152 \$1,188 3.1% 23 \$1,596 \$1,632 2.3% 23 \$1,092 \$1,128 3.3% 23 \$960   24 \$1,200 \$1,224 2.0% 24 \$1,644 \$1,692 2.9% 24 \$1,116 \$1,152 3.2% 24 \$984   25 \$1,236 \$1,272 2.9% 25 \$1,680 \$1,728 2.9% 25 \$1,152 \$1,188 3.1% 25 \$1,008	\$936 2.6%
25 \$1,236 \$1,272 2.9% 25 \$1,680 \$1,728 2.9% 25 \$1,152 \$1,188 3.1% 25 \$1,008	\$984 2.5%
	\$1,008 2.4%
26 \$1,272 \$1,308 2.8% 26 \$1,728 \$1,776 2.8% 26 \$1,188 \$1,212 2.0% 26 \$1,032	\$1,032 2.4% \$1,056 2.3%
27 \$1,296 \$1,332 2.8% 27 \$1,764 \$1,824 3.4% 27 \$1,224 \$1,260 2.9% 27 \$1,068	\$1,104 3.4%
28 \$1,368 \$1,416 3.5% 28 \$1,872 \$1,920 2.6% 28 \$1,284 \$1,320 2.8% 28 \$1,116	\$1,152 3.2%
29 \$1,452 \$1,488 2.5% 29 \$1,956 \$2,016 3.1% 29 \$1,356 \$1,404 3.5% 29 \$1,188 30 \$1.512 \$1.560 3.2% 30 \$2.052 \$2.100 2.3% 30 \$1.428 \$1.464 2.5% 30 \$1,236	\$1,212 2.0% \$1,272 2.9%
30 \$1,512 \$1,560 3.2% 30 \$2,052 \$2,100 2.3% 30 \$1,428 \$1,464 2.5% 30 \$1,236 31 \$1,596 \$1,632 2.3% 31 \$2,148 \$2,208 2.8% 31 \$1,488 \$1,536 3.2% 31 \$1,296	\$1,272 2.9% \$1,332 2.8%
32 \$1,668 \$1,716 2.9% 32 \$2,244 \$2,304 2.7% 32 \$1,548 \$1,596 3.1% 32 \$1,356	\$1,404 3.5%
33 \$1,692 \$1,740 2.8% 33 \$2,280 \$2,340 2.6% 33 \$1,596 \$1,632 2.3% 33 \$1,392	\$1,428 2.6%
34 \$1,728 \$1,776 2.8% 34 \$2,328 \$2,388 2.6% 34 \$1,632 \$1,680 2.9% 34 \$1,416 35 \$1,764 \$1,824 3.4% 35 \$2,364 \$2,436 3.0% 35 \$1,656 \$1,704 2.9% 35 \$1,440	\$1,452 2.5% \$1,476 2.5%
36 \$1.812 \$1.860 2.6% 36 \$2.400 \$2.472 3.0% 36 \$1.692 \$1.740 2.8% 36 \$1.476	\$1,512 2.4%
37 \$1,836 \$1,884 2.6% 37 \$2,460 \$2,520 2.4% 37 \$1,716 \$1,764 2.8% 37 \$1,500	\$1,548 3.2%
38 \$1,896 \$1,944 2.5% 38 \$2,532 \$2,604 2.8% 38 \$1,776 \$1,836 3.4% 38 \$1,548	\$1,596 3.1%
39 \$1,956 \$2,016 3.1% 39 \$2,604 \$2,676 2.8% 39 \$1,836 \$1,884 2.6% 39 \$1,608 40 \$2,028 \$2,076 2.4% 40 \$2,688 \$2,760 2.7% 40 \$1,896 \$1,944 2.5% 40 \$1,656	\$1,644 2.2% \$1,704 2.9%
41 \$2,076 \$2,136 2.9% 41 \$2,760 \$2,844 3.0% 41 \$1,944 \$2,004 3.1% 41 \$1,692	\$1,740 2.8%
42 \$2,136 \$2,196 2.8% 42 \$2,832 \$2,916 3.0% 42 \$2,004 \$2,064 3.0% 42 \$1,740	\$1,788 2.8%
43 \$2,280 \$2,340 2.6% 43 \$3,000 \$3,084 2.8% 43 \$2,136 \$2,196 2.8% 43 \$1,860 44 \$2,400 \$2,472 3.0% 44 \$3,168 \$3,252 2.7% 44 \$2,256 \$2,316 2.7% 44 \$1,956	\$1,908 2.6% \$2.016 3.1%
44 \$2,400 \$2,412 \$1.0% \$44 \$3,100 \$5,252 \$1.7% \$44 \$2,250 \$2,310 \$2,7% \$44 \$1,550 \$45 \$2,544 \$2,616 \$2.8% \$45 \$3,348 \$3,444 \$2,9% \$45 \$2,376 \$2,448 \$3.0% \$45 \$2,076	\$2,016 3.1% \$2.136 2.9%
46 \$2,676 \$2,748 2.7% 46 \$3,516 \$3,612 2.7% 46 \$2,508 \$2,580 2.9% 46 \$2,184	\$2,244 2.7%
47 \$2,808 \$2,892 3.0% 47 \$3,684 \$3,792 2.9% 47 \$2,628 \$2,712 3.2% 47 \$2,292	\$2,352 2.6%
48 \$2,928 \$3,012 2.9% 48 \$3,840 \$3,948 2.8% 48 \$2,748 \$2,820 2.6% 48 \$2,388 49 \$3,048 \$3,144 3.1% 49 \$3,996 \$4,104 2.7% 49 \$2,868 \$2,940 2.5% 49 \$2,496	\$2,460 3.0% \$2,568 2.9%
50 \$3,180 \$3,276 3.0% 50 \$4,164 \$4,272 2.6% 50 \$2,976 \$3,060 2.8% 50 \$2,592	\$2,664 2.8%
51 \$3,300 \$3,384 2.5% 51 \$4,308 \$4,440 3.1% 51 \$3,096 \$3,180 2.7% 51 \$2,700	\$2,772 2.7%
52 \$3,420 \$3,516 2.8% 52 \$4,464 \$4,596 3.0% 52 \$3,204 \$3,300 3.0% 52 \$2,796 53 \$3,576 \$3,672 2.7% 53 \$4,668 \$4,800 2.8% 53 \$3,360 \$3,456 2.9% 53 \$2,928	\$2,880 3.0% \$3,012 2.9%
53 \$3,576 \$3,672 \$7,70 53 \$4,000 \$4,000 \$2.6% 53 \$3,500 \$3,400 \$2.7% 53 \$4,800 \$4,902 \$2.7% 54 \$3,504 \$3,504 \$3,600 \$2.7% 54 \$3,036	\$3,132 2.9%
55 \$3,876 \$3,984 2.8% 55 \$5,052 \$5,196 2.9% 55 \$3,648 \$3,756 3.0% 55 \$3,168	\$3,252 2.7%
56 \$4,044 \$4,164 3.0% 56 \$5,256 \$5,400 2.7% 56 \$3,792 \$3,900 2.8% 56 \$3,300	\$3,384 2.5%
57 \$4,200 \$4,320 2.9% 57 \$5,448 \$5,604 2.9% 57 \$3,936 \$4,044 2.7% 57 \$3,420 58 \$4,440 \$4,560 2.7% 58 \$5,600 \$5,928 2.9% 58 \$4,176 \$4,296 2.9% 58 \$3,624	\$3,516 2.8% \$3,732 3.0%
59 \$4,692 \$4,824 2.8% 59 \$6,084 \$6,252 2.8% 59 \$4,404 \$4,524 2.7% 59 \$3,828	\$3,936 2.8%
60 \$4,944 \$5,088 2.9% 60 \$6,408 \$6,588 2.8% 60 \$4,644 \$4,776 2.8% 60 \$4,044	\$4,164 3.0%
61 \$5,208 \$5,352 2.8% 61 \$6,732 \$6,924 2.9% 61 \$4,872 \$5,004 2.7% 61 \$4,248	\$4,368 2.8%
62 \$5,448 \$5,604 2.9% 62 \$7,044 \$7,248 2.9% 62 \$5,112 \$5,256 2.8% 62 \$4,452 63 \$5,736 \$5,904 2.9% 63 \$7,416 \$7,620 2.8% 63 \$5,376 \$5,532 2.9% 63 \$4,692	\$4,584 3.0% \$4,824 2.8%
64 \$6,024 \$6,204 3.0% 64 \$7,800 \$8,016 2.8% 64 \$5,664 \$5,820 2.8% 64 \$4,920	\$5,064 2.9%
65+ \$6,324 \$6,504 2.8% 65+ \$8,184 \$8,412 2.8% 65+ \$5,940 \$6,108 2.8% 65+ \$5,160	\$5,316 3.0%

<u>Age</u>	Current Annual Premium Rate	Proposed Annual Premium Rate	Change in Annual Premium Rate
0	\$1,764	\$1,824	3.4%
1	\$1,056	\$1,080	2.3%
2	\$564	\$576	2.1%
3 4	\$564	\$576	2.1%
4 5	\$564 \$564	\$576 \$576	2.1% 2.1%
6	\$564 \$564	\$576 \$576	2.1%
7	\$564	\$576	2.1%
8	\$564	\$576	2.1%
9	\$564	\$576	2.1%
10	\$564	\$576	2.1%
11	\$564	\$576	2.1%
12	\$564	\$576	2.1%
13	\$588	\$600	2.0%
14	\$612	\$624	2.0%
15	\$636 \$660	\$660 \$684	3.8%
16 17	\$660 \$684	\$684 \$708	3.6% 3.5%
18	\$708	\$708 \$732	3.4%
19	\$732	\$75 <u>6</u>	3.3%
20	\$768	\$780	1.6%
21	\$780	\$792	1.5%
22	\$804	\$828	3.0%
23	\$828	\$852	2.9%
24	\$852	\$876	2.8%
25	\$876	\$900	2.7%
26 27	\$900 \$924	\$924 \$960	2.7% 3.9%
28	\$924 \$984	\$960 \$1,008	3.9% 2.4%
29	\$1,032	\$1,056	2.3%
30	\$1,080	\$1,116	3.3%
31	\$1,128	\$1,164	3.2%
32	\$1,188	\$1,212	2.0%
33	\$1,212	\$1,248	3.0%
34	\$1,236	\$1,272	2.9%
35	\$1,260	\$1,296	2.9%
36	\$1,284	\$1,320	2.8%
37 38	\$1,308 \$1,344	\$1,344 \$1,392	2.8% 3.6%
39	\$1,392	\$1,428	2.6%
40	\$1,440	\$1,476	2.5%
41	\$1,476	\$1,512	2.4%
42	\$1,524	\$1,572	3.1%
43	\$1,620	\$1,656	2.2%
44	\$1,716	\$1,764	2.8%
45	\$1,812	\$1,860	2.6%
46	\$1,896	\$1,944	2.5%
47 48	\$1,992 \$2,088	\$2,052 \$2,148	3.0% 2.9%
49	\$2,088	\$2,146	2.8%
50	\$2,268	\$2,328	2.6%
51	\$2,340	\$2,412	3.1%
52	\$2,424	\$2,496	3.0%
53	\$2,544	\$2,616	2.8%
54	\$2,664	\$2,736	2.7%
55	\$2,760	\$2,844	3.0%
56	\$2,880	\$2,952	2.5%
57 59	\$2,988 \$2,169	\$3,072	2.8%
58 59	\$3,168 \$3,348	\$3,252 \$3,444	2.7% 2.9%
60	\$3,348 \$3,528	\$3,444 \$3,624	2.7%
61	\$3,696	\$3,804	2.9%
62	\$3,876	\$3,984	2.8%
63	\$4,080	\$4,200	2.9%
64	\$4,284	\$4,404	2.8%
65+	\$4,500	\$4,632	2.9%